



How many things can you buy and get all your money back in the end?

Our industry is great at making things complicated. And that's not a good thing. As Bill Jensen said in *Simplicity – The New Competitive Advantage*, “Your worst competitor is day-to-day confusion – the time it takes everyone to figure out what to do and what not to do.” So why compete?

With Sun Perm, it's simple. Your Clients just pay the premiums when they're due. Therefore, there is no need for dozens of different investment accounts to choose from. There are none.

People buy with emotion and then justify with logic. We know consumers think of insurance premiums as an expense. Because of this, Clients can sometimes feel they are losing the money they are paying in insurance premiums unless they claim soon. The Return of Premium on Death (ROPD) benefit helps address that “emotional” concern.

With ROPD, it means that at death, the beneficiary will receive all the premiums paid, in addition to the death benefit. The premiums returned even include any additional optional term insurance benefit premiums that were paid. This makes it easier than ever to help overcome a Client's perception of insurance as an expense. ROPD offers Clients peace of mind by knowing that all their insurance premiums paid will go into the pocket of their beneficiaries.



Sun Permanent Life (“Sun Perm”) is the only permanent life insurance product in Canada that offers an optional return of premium on death (ROPD) benefit.

We help. You grow.



Sun Perm with ROPD is a highly competitive insurance product where Clients get an increasing death benefit as well as an attractive Internal Rate of Return (IRR) on death. Because the death benefit is tax-free, this IRR is equivalent to a net after-tax IRR.

And if you can convey that an insurance policy is an investment rather than an expense, then look at the IRR. Put the two ideas together - one gets their money back with ROPD and increases the after-tax IRR by adding this benefit. This is where the logic part kicks in.

MNS issue age 50, Sun Permanent Life 15pay with \$1,000,000 base coverage – with and without ROPD

Year	Age	IRR without ROPD	IRR with ROPD	Difference
5	55	73.9%	70.7%	-3.2%
10	60	22.0%	23.3%	+1.3%
15	65	10.0%	12.2%	+2.2%
20	70	6.4%	7.9%	+1.5%
25	75	4.7%	5.8%	+1.1%
30	80	3.7%	4.6%	+0.9%
35	85	3.0%	3.8%	+0.8%
40	90	2.6%	3.2%	+0.6%
45	95	2.2%	2.8%	+0.6%
50	100	2.0%	2.4%	+0.4%

Note that this ROPD rider is available only on the 15- and 20-pay Sun Perm for Clients age 50 and under. ROPD applies only to policies with no optional benefits or those with only a term insurance benefit. ROPD is not available on policies with other optional riders included.

Sun Perm is just another affordable way that Sun Life offers Clients increased coverage to help protect them, their family and their business.



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