

S U N P A R A C C E L E R A T O R

# CLIENT GUIDE




an 8 pay solution that's just for you

Life's brighter under the sun



S U N P A R A C C E L E R A T O R

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This guide provides you with an overview of Sun Par Accelerator. It summarizes many of the product's features and benefits, but isn't part of your Sun Par Accelerator policy.

## *Sun Par Accelerator – an 8 pay solution that's just for you*

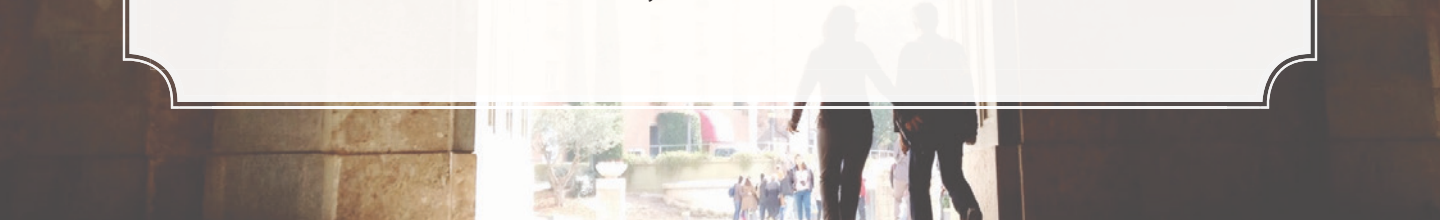
Sun Par Accelerator is a permanent participating life insurance product that can protect your family, ensure the continuation of your business or allow your asset transfer to remain intact for the next generation. Your decision to purchase Sun Par Accelerator can play an important part in your financial future. With a participating permanent life insurance policy, you have the opportunity to participate in policy owner dividends. Sun Par Accelerator may be the right solution for you if you're:

- ✓ Looking for a participating policy that's fully paid up in 8 years,
  - ✓ Looking for asset diversification,
  - ✓ Interested in ensuring your estate transfers to your beneficiaries intact, or
  - ✓ Interested in the opportunity to earn policy owner dividends.
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### With Sun Par Accelerator you can:

- ✓ Have a fully paid up policy in 8 years,
- ✓ Diversify your assets,
- ✓ Maximize your estate for your beneficiaries,
- ✓ Create a financial foundation for your children or grandchildren,
- ✓ Provide a gift to your favourite charity or alma mater, and
- ✓ Address your business planning needs.

Sun Par Accelerator can help you meet your key financial planning objectives now and in the future. The choice is yours.



## Benefits for you

***Protection for life:*** Sun Par Accelerator will give you peace of mind knowing that money will be available for your family when it's needed the most. While protection is for life, you can have the comfort in knowing that your premium commitment is only 8 years. Sun Par Accelerator can also provide a great opportunity for asset diversification for yourself or when you're establishing a strong financial foundation for your children or grandchildren – putting them on the right track for the future. If you own a business, Sun Par Accelerator can help you meet your business protection needs.

***An investment for your future:*** With Sun Par Accelerator, your policy may be credited with policy owner dividends determined by Sun Life's Board of Directors. In the early years your policy will have the enhanced insurance dividend option. When your policy automatically changes to paid-up additional insurance any dividends credited will purchase additional coverage.

***Savings opportunities:*** Sun Par Accelerator provides you with an opportunity for asset diversification. It has cash values starting after your policy has been in force for one year, which will grow over time on a tax-preferred basis. Whether you need it to bridge your retirement gap, or provide cash flow flexibility for your business, Sun Par Accelerator provides you with access to cash when you need it most.

***Guarantees:*** Sun Par Accelerator provides you with guarantees. This plan is guaranteed to be paid up in only 8 years. It also has a guaranteed death benefit and guaranteed cash values. Life doesn't always offer guarantees, but with Sun Par Accelerator, you have the guarantees you need to help you meet your future financial goals.

***Sun Par Accelerator – an 8 pay solution that's just for you***

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***Did you know? Your advisor can help you select the right combination of features and benefits for your Sun Par Accelerator policy so that it's truly a solution that's just for you.***

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## How your plan works

When you purchase a Sun Par Accelerator participating life insurance policy from Sun Life, you have the opportunity to participate in any policy owner dividends. Your policy comes with guaranteed lifetime protection and cash values for which you pay a guaranteed premium. Your premium and other basic values are determined using long-term conservative assumptions for death claims, investment returns, expenses (including taxes), lapses and other factors. Talk with your advisor to learn more.

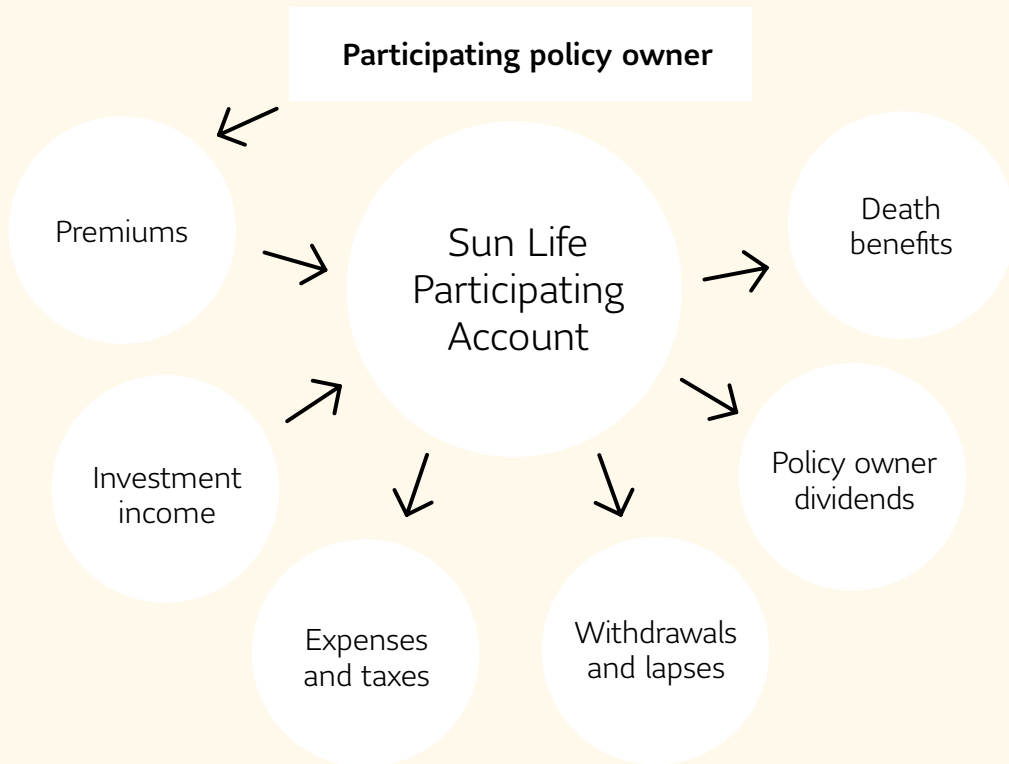
Life insurance involves the transfer of risk from an individual to a life insurance company. With participating life insurance, a portion of the risk is shared among the policy owners and the company.

As part of this risk-sharing relationship, participating (Par) policy owners may also share in policy owner dividends. Dividends may be credited to your policy when the experience in the Sun Life Participating Account is better than the assumptions we made for factors such as: investment returns, death benefits and expenses to support the guaranteed values in your policy. If the Board of Directors determines there's a surplus, a portion of this may be credited to your policy in the form of policy owner dividends.

The amount available for dividends will increase or decrease depending on how the actual experience differs from what we assumed. The amount available depends on a number of other factors such as:


- › The need to keep earnings as surplus to:
  - ◇ Support the financial security and stability of the participating account,
  - ◇ Finance new participating business growth, and
  - ◇ Smooth fluctuations in experience, investment returns, death claims, expenses (including taxes), lapses and other factors.
- › Other practical considerations and limits.
- › Legal requirements and industry practices.

It's important to note that the *Insurance Companies Act (ICA) Canada* contains a number of provisions about managing the participating account that we must follow.









*Did you know? Policy owner dividends are based on the experience of a company's Par account. Shareholder dividends are based on a company's overall performance, including earnings from all lines of business. Earnings from the Par account that can be paid to shareholders are restricted by insurance regulations.*

*There's no direct relationship between these two types of dividends. That's why it's possible for policy owner dividends to decrease in the same year that the company's shareholder dividends have increased. Consequently, it's also possible for policy owner dividends to increase the same year that shareholder dividends have decreased.*

## Creating your plan

### *Selecting your basic life insurance coverage amount*

With Sun Par Accelerator you select the amount of coverage you need today and for the future.

The minimum basic insurance coverage amount for Sun Par Accelerator is \$250,000. The maximum insurance coverage amount for Sun Par Accelerator is \$15,000,000.

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***Did you know? The maximum insurance amount includes all term insurance benefits you may choose to customize your policy.***

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### *Policy types*

With Sun Par Accelerator you choose the policy type to meet your protection needs. You can choose to provide protection for one or two people.

#### Single life

This policy type insures one person and pays a tax-free death benefit on the death of the insured person.

#### Joint first-to-die

This policy type insures two people and pays a tax-free death benefit on the first death of the insured persons. This policy type includes a survivor benefit that will allow the surviving life insured to apply for a new policy within 90 days, without providing evidence of insurability.

- › This option may be an excellent solution for couples who want to make sure their family is taken care of in the event that one of them dies.
- › If you're a small business owner this policy type may be ideal where the surviving partner needs money to purchase the deceased partner's interest in the business.

## Joint last-to-die

### *Premiums to the second death*

This policy type insures two people and pays a tax-free death benefit on the last death of the insured persons. The premiums for this policy type are payable until the last death of the insured persons or 8 years after the policy was issued, whichever comes first.

- › This policy type is a great solution for creating or protecting your estate for your beneficiaries.
- › If charitable giving is important to you, this policy type can provide an effective way of leaving money to your favourite charity or alma mater.

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***Did you know?** Your life insurance coverage continues until the death of the insured person(s), you surrender your policy, or your policy lapses. Even though your policy illustration only shows values until age 100, your policy will continue beyond that point if the insured person(s) lives past age 100. Dividends will continue to be allotted each year and the cash values and death benefit will continue to grow until the death of the insured person(s) or the policy is surrendered.*

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## Dividend options

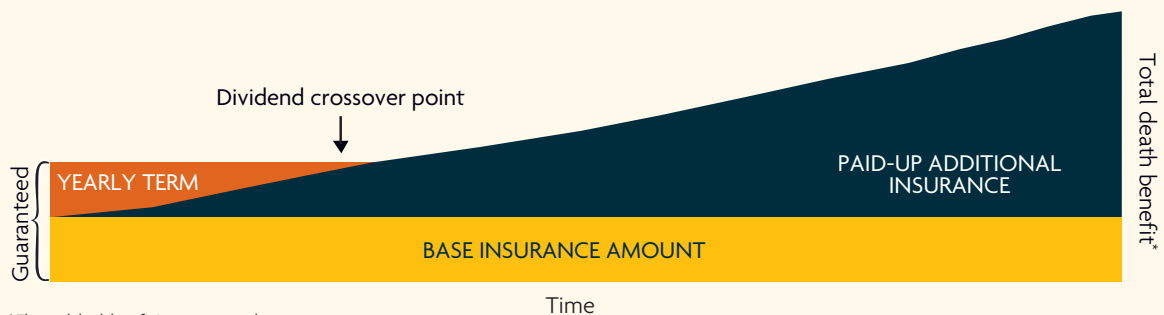
With Sun Accelerator, your policy is issued with enhanced insurance as the dividend option. Over time, the enhanced insurance dividend option will automatically switch to the paid-up additional insurance dividend option. If in the future your circumstances change, you may be able to change your dividend option to either cash payment or dividends on deposit.

As mentioned earlier in this guide, we may credit your policy with policy owner dividends based on a number of factors.

### Enhanced insurance

- › On each policy anniversary any dividend we credit to your policy is used to purchase a combination of yearly term insurance and paid-up additional insurance. This combined amount is equal to the enhanced insurance amount in your policy.
- › Over time, the yearly term insurance is replaced by permanent paid-up additional insurance.
- › In the future, once all of the yearly term insurance has been replaced, any dividends credited to your policy will be used to buy more paid-up additional insurance. At this point your death benefit will begin increasing.
- › The enhanced insurance amount is guaranteed for life. This means that we'll guarantee both the enhanced insurance amount and the base insurance amount even if dividends in the future aren't enough to pay for the yearly term insurance. It's important to remember that even with this guarantee you must pay all required premiums for your policy.

### How it works



\* The total death benefit is not guaranteed.

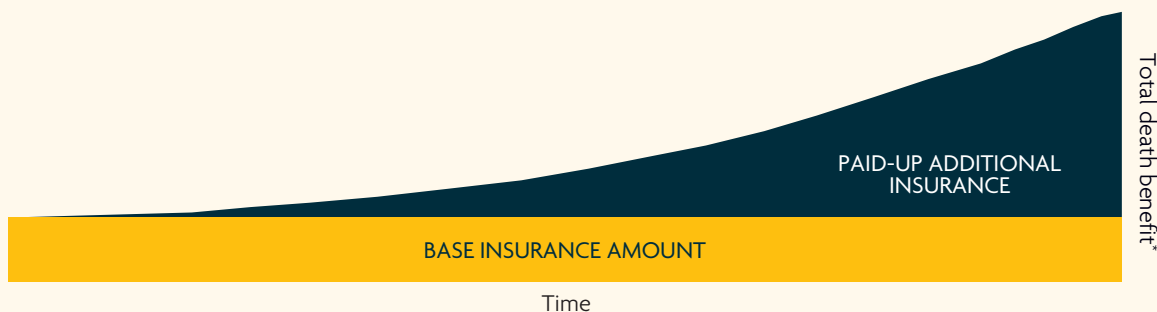
## Paid-up additional insurance

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- › Once your dividend option automatically changes to paid-up additional insurance, any dividends credited to your policy are used to purchase additional insurance that's paid-up. This means you don't have to pay additional premiums for this extra insurance. This additional amount of insurance is also participating, and can earn dividends and has a cash value. With this compounded growth, your death benefit and cash values can increase over time.

### How it works

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\* Only the base insurance amount is guaranteed. The total death benefit is not.

## Dividends on deposit

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- › Once your dividend option automatically changes to paid-up additional insurance you may change your dividend option to dividends on deposit.
- › Any dividends we credit to your policy are automatically deposited to an account that's similar to a savings account with Sun Life.
- › You have access to these dividends at any time.
- › Dividends on deposit earn interest daily and are compounded annually, at an interest rate we set.

## Cash payment

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- › Once your dividend option automatically changes to paid-up additional insurance you may change your dividend option to cash payment.
- › This option gives you the opportunity to receive annual dividends in cash.

## *Premium options*

With Sun Par Accelerator, your guaranteed premium payment period is 8 years. Your guaranteed premium is based on your health, smoking status, gender and the basic insurance amount you select.

You can choose to pay your premiums annually by cheque or monthly by pre-authorized chequing. If you pay monthly, premiums are slightly higher to help cover the additional costs for processing monthly transactions. To calculate monthly premiums, we multiply the total annual premium by 0.09. For example, if the annual premium is \$1,000, the monthly premium is  $\$1,000 \times .09$ , which equals \$90.

The age we use in calculating your guaranteed premium is based on your insurance age. Your insurance age is the age nearest your actual birthday. For example, if you're 40 years and seven months old, your insurance age will be 41. We guarantee that your premium amount for the guaranteed death benefit will never change.

You pay premiums for your base insurance amount for 8 years. This provides you with protection for life with the comfort of knowing that after 8 years, no more premiums are required for your guaranteed base insurance protection.

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***Important to note: If you have additional benefits on your plan, you may be required to continue to pay premiums for those benefits even though the base plan is paid up.***

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## *Additional optional non-participating benefits*

To help create your policy to meet your financial and protection goals today and in the future there's a wide variety of optional benefits available with Sun Par Accelerator.

While the base insurance amount and any additional coverage provided through dividends are participating, the following optional benefits aren't participating. The premiums for these benefits aren't taken into account when we make decisions about dividends.

## Optional non-participating benefit

### Solution

#### Accidental death benefit (ADB)

ADB provides you with an inexpensive way to increase the amount of death benefit if the insured person dies by accident.

#### Child term benefit (CTB)

Give your children and future children a small amount of term insurance and start them with a solid financial plan. You can convert this term insurance when they are between the ages of 18 to 25 for up to 10 times the CTB insurance amount, without providing evidence of insurability.

#### Total disability waiver benefit (TDB)

Ensure your valuable life insurance remains in place if the insured person is unable to work because of an injury or illness that makes them totally disabled. We'll waive the monthly premiums if the life insured becomes disabled.

#### Owner waiver disability/death benefit

If the owner of the policy is not the insured person, this benefit allows the owner to ensure that the premiums for the insurance protection are covered if they die or become disabled. We'll waive the monthly premiums if the policy owner dies or becomes disabled.

#### Guaranteed insurability benefit (GIB)

GIB gives you peace of mind knowing that whatever happens to you in the future, you can purchase additional life insurance every three years, or on a major family event, without providing evidence of insurability.

#### Business value protection benefit (BVPB)


BVPB allows business owners to purchase additional insurance on each policy anniversary up to maximums without providing medical evidence of insurability. Let your insurance coverage grow along with your business.

#### Term insurance benefits

Your need for life insurance may vary as family and business circumstances change. You can choose from a variety of term insurance benefit lengths including: 10-year, 10-year with Renewal protection benefit, 15-year, 20-year or 30-year, which are all renewable and convertible to permanent insurance.





A photograph of a desert landscape. In the foreground, a large, smooth sand dune curves across the bottom. A person stands on the peak of the dune, looking towards the camera. The sky is a clear, vibrant blue with a few wispy white clouds. On the right side, a large, curved rock overhang frames the scene, its surface showing horizontal geological strata. In the background, more desert rock formations are visible under the same blue sky.

*Did you know? Your advisor can help you choose the additional optional benefits you need to help ensure your Sun Par Accelerator policy meets all of your needs – today and in the future.*

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*Did you know? We may need you to provide us with evidence of any change in your health or insurability that takes place between the time you apply for insurance and the time your policy is delivered. If you pay for your policy at the time you apply, you may receive immediate coverage under a certificate of temporary insurance while your application is being processed. The terms, conditions and exclusions of that temporary insurance are set out in the certificate. The certificate also states when and under what conditions coverage under the certificate will end. If you don't pay at the time you apply and are not covered under a certificate of temporary insurance, then your coverage won't be effective until:*

- your policy is delivered and*
  - you make your first payment and*
  - (when required) you have given us sufficient evidence that there's been no change in your insurability between the time you applied for insurance and the time your policy is delivered.*
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## *Accessing the cash within your policy*

Sun Par Accelerator provides you with access to cash when you need it the most. The total cash value of your policy is made up of guaranteed cash values and non-guaranteed cash values.

### Cash values

#### *Guaranteed cash values*

Sun Par Accelerator provides you with guaranteed cash value that will begin after your policy has been in force for one year. Your guaranteed cash values are based on the guaranteed death benefit, your age and gender. The longer you keep your policy, the greater your guaranteed cash value. A schedule of guaranteed cash values is included in your policy.

#### *Non-guaranteed cash values*

Non-guaranteed cash values will build up in your policy on a tax-preferred basis. These cash values are created by dividends used to purchase paid-up additional insurance. If, in the future you choose dividends on deposit as your dividend option, you'll have non-guaranteed cash values. These are held outside of the policy and any interest earned is taxable. On death, any dividends on deposit are paid to the beneficiary.

## Withdrawable premium fund

If you pay more than the required premium for your policy the excess will go into the withdrawable premium fund – it's like a savings account that earns interest daily. You can withdraw money from this account when you need it or you can use it to cover future premium payments. Interest earned is subject to taxation.

## Policy loans

Policy loans are an easy way to access the cash value of your policy. You can request a policy loan at any time – as long as there's enough total cash value in your policy. The minimum policy loan amount is \$250. The maximum policy loan that you can take is 100% of the total cash value of your policy, less one year's interest. A variable interest rate is charged on the amount you borrow. You can repay your loan at any time without penalty. If you don't repay the policy loan, the outstanding loan balance, including interest, will be deducted from the total death benefit of your policy.

## Withdrawals

You can also access the cash value of your policy through a withdrawal once your policy has changed to paid-up additional insurance, or if in the future you switch to dividends on deposit as your dividend option.

***Paid-up additional insurance:*** The paid-up additional insurance that was purchased as a result of the dividends credited to your policy has a cash value associated with it. Surrendering the paid-up additional insurance allows you to access this cash value. When you take a withdrawal, both the total cash value and the total death benefit will be reduced. You'll notice that the death benefit is reduced by more than the cash value. Why? Because for every dollar of dividend credited, several dollars of paid-up additional insurance are purchased. In contrast, the cash value increases by an amount closer to the dividend paid.

***Dividends on deposit:*** Withdrawals from dividends on deposit are made from the savings account held outside your policy. It includes accumulated dividends we credit to your policy and any accrued interest.



## Automatic premium loan

If you don't pay your premium and you don't have any money in the withdrawable premium fund, your guaranteed premiums will be paid using an automatic premium loan against the cash value in your policy. These loans are initiated by us to assist in maintaining your valuable insurance protection. We'll charge interest on the automatic premium loan. Both the cash value and the guaranteed death benefit will be reduced by the outstanding loan balance.

If in the future the automatic premium loan amount is greater than the cash value in your policy, you'll need to make a payment to keep your policy in effect. If you don't make a payment your policy will end.

## Cancelling your policy

If you no longer need your valuable life insurance, you can choose to cancel your policy. We will pay the total cash value, any dividends on deposit and any money in the withdrawable premium fund, less any outstanding policy loans or premium payments.

## Living benefit

This benefit is offered on *Sun Life Assurance Company of Canada* life insurance products. It's not part of your policy. We may approve it, at our discretion on a case-by-case basis. If the insured person has a terminal illness and isn't expected to live more than 24 months, this benefit can provide a lump-sum payment equal to 50% of the policy basic insurance amount, up to a maximum of \$250,000. It's yours to use as needed, providing even more security. The Living benefit is offered to you on a compassionate basis and is subject to the rules of the Living benefit program in effect at the time of your request.

## Understanding dividends

Policy owner dividends are an important part of your Sun Par Accelerator policy. It's important to note that policy owner dividends aren't guaranteed and they'll vary from year to year.

Participating policies are grouped based on certain factors such as the type of policy and when it was purchased. The experience of each group determines the dividends available to be allocated within the group. This approach in determining dividend allocation is known as the contribution principle. It's used by life insurance companies in Canada to help ensure fair distribution of the Par account earnings among participating policy owner groups.

Sun Par Accelerator is considered a unique group and has its own dividend scale. The dividend scale is based on a series of calculations and determines how the earnings for the group will be allocated to each individual policy in the form of policy owner dividends.

Sun Par Accelerator was designed based on a set of assumptions about the risk to be shared with the policy owner. These assumptions include: investment returns, mortality, expenses, taxes, inflation, and the number of policy owners we assume will cancel their coverage. Each year the company compares these assumptions to the actual results and the anticipated future results for Sun Par Accelerator. This assessment defines the experience for the group. When the experience is better than our assumptions, earnings are generated that are available to be distributed as policy owner dividends. When the actual experience deteriorates, the available earnings to be distributed as dividends will decrease. If the experience is equal to or worse than our assumptions, the dividends available to policy owners may be zero.

The following are the three key risks that can be used to explain how experience impacts the dividend scale and the earnings available to be allocated as policy owner dividends:

### 1. *Investment returns*

- › Investment experience is usually the most important factor in determining annual Par account earnings.
- › Premiums from all Par policies are pooled.
- › Any funds not needed to pay benefits, expenses and taxes are invested to provide for future benefits.
- › The investment risk is the difference between the company's actual and projected net returns on invested funds and the assumptions made for the group.
- › The Sun Life Participating Account has investments in a variety of asset classes and has a long-term investment strategy.

### 2. *Mortality*

- › The impact of mortality experience on the Par account's earnings is gradual over time because mortality trends and changes to mortality are slower to develop.
- › Mortality is the number of deaths expected to occur in a given group at a given age.
- › Mortality risk is the difference in the death benefits actually paid in relation to the assumptions made in the dividend scale for the group.

### 3. *Expenses*

- › The impact of expenses on the Par account's earnings is relatively small, but changes can have an impact on Par policies. During periods of high inflation, expenses will likely increase.
- › Expenses are the costs to develop, market, distribute and administer your Sun Par Accelerator policy.
- › Expense risk is the company's ability to control and reduce expenses relative to the assumptions made for the dividend scale.



## *Investment risk*

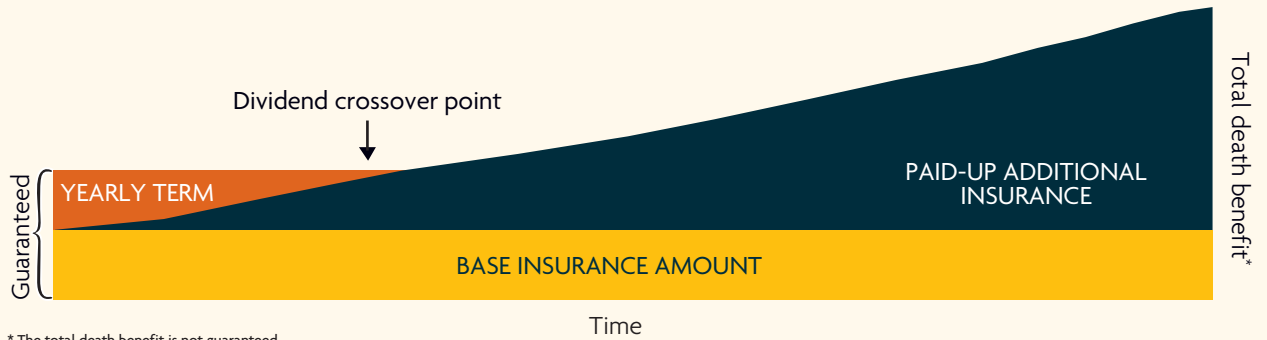
The investment return experience is normally the most important factor influencing the earnings available to be credited as policy owner dividends. Sun Life applies a long-term investment strategy that, together with a large, well established Par account, contributes to more stable investment returns. As a result, these investment returns tend to fall more slowly than actual interest rates and equity markets. It's important to note that the returns will be slower to recover when actual interest rates or equity markets enter periods of growth.

There's investment risk if you plan to use policy owner dividends to increase your policy's cash value or death benefit. Because policy owner dividends aren't guaranteed, the more you rely on them to help meet projected future needs, the higher your investment risk. Relying on dividends to purchase additional coverage will magnify the sensitivity that changes in the dividend scale and dividends allotted to you can have on the outcome of your plan.

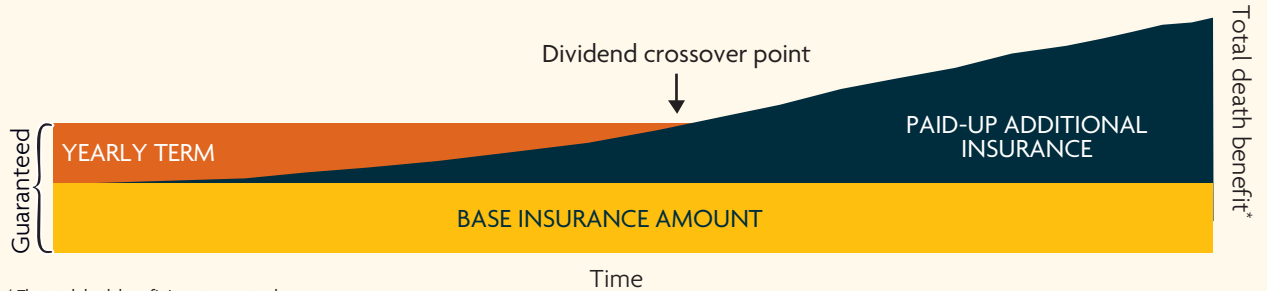
When looking at an illustration for your Sun Par Accelerator policy, you'll see the policy values are projected into the future and these projections assume the current dividend scale won't change. But dividend scales will change from time to time, which means the illustrated values aren't guaranteed. Your illustration also includes an alternate dividend scale which shows the impact of a hypothetical dividend scale reduction to your policy's values.

When the dividend scale changes for Sun Par Accelerator, projections will change in the future. The projections for each individual policy will change, which will affect the non-guaranteed values in your policy.


These graphs show the projected dividend crossover point and future projected total death benefit for the same policy using two different dividend scales. This example is for illustrative purposes only and will not reflect your unique situation.



\* The total death benefit is not guaranteed.



\* The total death benefit is not guaranteed.

A man in a grey t-shirt and yellow shorts is running on a dirt path. In the background, there is a large stone archway structure, possibly a bridge or a monument, with several smaller arches. The scene is set outdoors with trees and a clear sky. The lighting suggests it's either early morning or late afternoon, with long shadows cast on the ground.

*It's important to note that even values projected under the alternate dividend scale aren't guaranteed, or meant to be a worst-case scenario.*

## Safeguards to protect your interests as a participating policy owner

### The Sun Life Participating Account is kept separate

As required by law, Sun Life maintains an account for its Par policies that is separate from the accounts for its non-Par policies and other businesses. The Sun Life Participating Account records the assets, liabilities, premiums and any earnings for Par policies only.

### Sun Life Board of Directors (the Board)

The Board decides if policy owner dividends will be paid out. They also determine the dividend scale that will be used to allocate them. Par policy owner dividends are reviewed at least annually. The Board considers the Par policy owner dividend recommendation of Sun Life's Appointed Actuary who applies sound actuarial principles and practices when formulating the recommendation. Before declaring the annual Par policy owner dividend, the Board reviews a written report stating that the policy owner dividends being considered are in accordance with Sun Life's dividend policies.

## Dividend management process

When we demutualized, eligible policies issued before demutualization were grouped together and placed into their own separate sub-accounts within the Par account. We refer to these as Closed Blocks. Sun Par Accelerator will be maintained along with other Par policies that were issued after demutualization in an Open Block.

Earnings within the Open Block are identified separately. Insurance laws restrict the amount of these earnings that may be passed to shareholders. For example, the current limit for Sun Life allows less than 3% of the dividends paid to policy owners in a year to pass to the earnings for shareholders.

## We report to the Federal Government Regulator each year

Sun Life's Appointed Actuary follows the professional standards of practice set by the Canadian Institute of Actuaries. Each year the Appointed Actuary reviews the current status of both the Closed and Open blocks and sends a detailed report on the findings to the Office of the Superintendent of Financial Institutions (OSFI). The Appointed Actuary also provides OSFI with confirmation that the Par policies are being appropriately managed according to the demutualization plans, our own internal rules and the rules created by OSFI prior to demutualization on an annual basis.

## Tax implications

Policy loans and withdrawals may be subject to taxation. Ask your advisor for further details.

Sun Par Accelerator is considered an exempt life insurance policy under the *Income Tax Act (Canada)*. This means that the cash values grow within your policy on a tax-preferred basis, within limits prescribed under the *Income Tax Act (Canada)*.

Each dividend option has different tax treatments:

- › With enhanced insurance, dividends are used to purchase a combination of yearly term insurance and paid-up additional insurance and are not tax reportable.
- › With paid-up additional insurance, dividends are used to purchase paid-up additional insurance and are not tax reportable.
- › With dividends on deposit, dividends paid reduce the policy's adjusted cost basis (ACB). The dividend is taxable to the extent it exceeds the ACB. The dividend is transferred to the dividends on deposit account which earns taxable interest.
- › With cash payments, dividends reduce the policy's ACB. The dividend is taxable to the extent it exceeds the ACB.

If you choose to access the cash from your policy through a policy loan or withdrawal, all or a portion of the transaction may be subject to tax reporting. Both policy loans and withdrawals taken from your policy are considered a disposition for tax purposes. Talk with your advisor about the tax implications before selecting one of these options.

*This tax information is based on Canadian legislation when we printed this guide. The tax rules may change at any time and administration of the policy and its features will change as required based on the new rules. This information is general in nature. Discuss the tax implications of your policy with your own accountant or tax advisor.*

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***Did you know?*** *The adjusted cost basis (ACB) of a policy is calculated using a complex formula that takes into account, among other things, all payments, withdrawals, loans and premium charges. For example, premium payments increase the ACB while cash withdrawals or policy loans (including loan interest) generally decrease the ACB.*

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## *Sun Par Accelerator – an 8 pay solution that's just for you*

Sun Par Accelerator provides permanent participating life insurance that will protect your family, business and assets to help you reach your short- and long-term goals. If you're looking to minimize the number of years you're required to pay for your policy, along with asset diversification, the guaranteed 8 pay may be the solution for you. You have the opportunity to create a plan that meets your needs, but you don't have to create it alone. Your advisor will be there every step of the way to help you get the right mix of protection and optional benefits to meet your needs today and in the future.



# Why choose Sun Life for participating life insurance?

Sun Life is a leading international financial services organization. In Canada, we started selling life insurance in 1871. Since then, our commitment to helping Canadians achieve lifetime financial security through market-leading products, expert advice and innovative solutions has made us a trusted household name.

## Did you know?

In the fall of 2018 we launched the Lumino Health network. Sun Life created the platform as a commitment to helping Canadians live healthier lives. As Canada's premier network of health resources, LuminoHealth.ca helps Canadians find healthcare providers near them in seconds and access resources and innovations to live healthier lives. In 2019, Lumino Health was awarded the "Reinventor" award by PWC for their innovative and industry-disrupting platform.

**Lumino**  
Health

An innovation from  Sun Life

## Questions? We're here to help.

Talk with your advisor about Sun Life today!

**For more information and resources: Visit [sunlife.ca](https://www.sunlife.ca).**

**Call 1-877-SUN-LIFE (1-877-786-5433)**

We're dedicated to helping you achieve a lifetime of financial security and live a healthier life.



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