

Which Sun Life insurance product for which Client?

One size doesn't fit all. Sun Life's suite of insurance products may be one of the most important solutions you use with Clients. The more you know the Client's needs and goals, the easier it is to find the right insurance for them. But Client's priorities, needs and goals may change over time. Schedule regular meetings to help ensure their plans continue to fit their lifestyle.

	Sun Term	Sun Permanent Life	Sun Universal Life II	Sun Par Protector II	Sun Par Accumulator II	Sun Par Accelerator
Issue ages	• 18-75	• 0-85	• 0-85	• 0-85	• 0-85	• 0-65
Client profile	<ul style="list-style-type: none"> • Young adults • Families • Pre-retirees • Business owners 	<ul style="list-style-type: none"> • Young adults • Families • Pre-retirees 	<ul style="list-style-type: none"> • Young professionals • Emerging affluent/affluent families • Pre-retirees • Business owners 	<ul style="list-style-type: none"> • Young professionals • Emerging affluent/affluent families • Pre-retirees 	<ul style="list-style-type: none"> • Young professionals • Affluent families • Pre-retirees • Business owners 	<ul style="list-style-type: none"> • High net worth families
Client need	<p>PERSONAL</p> <ul style="list-style-type: none"> • Temporary protection needs • Income replacement • Mortgage/debt protection • Locking in insurability <p>BUSINESS</p> <ul style="list-style-type: none"> • Business loan protection • Key person protection 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Permanent protection that's easy to understand with guaranteed premium payment options, cash values and death benefit • Opportunity to have premiums paid to the beneficiary in addition to the death benefit • Create a financial foundation for children or grandchildren • Estate protection 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Permanent, flexible protection • Maximize tax-preferred growth opportunities • Asset diversification • Hands on management • Estate maximization • Opportunity to help supplement retirement income • Create a financial foundation for children or grandchildren • Intergenerational wealth transfer <p>BUSINESS</p> <ul style="list-style-type: none"> • Permanent protection with cash flow flexibility • Key person protection • Succession planning 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Permanent protection with stable growth • Asset diversification • Opportunity to supplement retirement income • Create a financial foundation for children or grandchildren • Estate maximization • Intergenerational wealth transfer 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Permanent protection with stable growth • Early cash values with the benefits of long term growth • Asset diversification • Estate maximization • Intergenerational wealth transfer <p>BUSINESS</p> <ul style="list-style-type: none"> • High early cash values with death benefit growth • Immediate finance arrangements 	<p>PERSONAL</p> <ul style="list-style-type: none"> • Permanent protection that is guaranteed to be paid up in eight years • Estate protection solution combined with cash values they can access throughout their lifetime • Asset diversification • Intergenerational wealth transfer

Talk to your Clients today about what insurance can do to help them plan for tomorrow.
 For more info on Sun Life's insurance products' features and benefits, call the Sales Desk at 1-800-800-4786.

We help. You grow.

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