

# WHICH SUN PAR FOR WHICH CLIENT?

With three different participating permanent life (Par) products, Sun Life Financial offers clients choices to meet their Par life insurance needs. All three products can be tailored to meet clients' unique requirements, with innovative and cost-effective ways to maximize protection for their family and business, build tax-preferred cash values and increase the death benefit to keep pace with inflation. Clients can also choose from a wide range of features and optional benefits, further customizing their Par coverage.

	SUN PAR PROTECTOR II	SUN PAR ACCUMULATOR II	SUN PAR ACCELERATOR
<b>Guaranteed premium payment options</b>	<ul style="list-style-type: none"> <li>• 10 pay</li> <li>• 20 pay</li> <li>• Life pay</li> </ul>	<ul style="list-style-type: none"> <li>• 10 pay</li> <li>• 20 pay</li> <li>• Life pay</li> </ul>	<ul style="list-style-type: none"> <li>• 8 pay</li> </ul>
<b>Client profile</b>	<ul style="list-style-type: none"> <li>• Emerging affluent and affluent family market</li> <li>• Looking for flexibility coupled with guarantees</li> <li>• Parents and grandparents looking to provide a solid financial foundation for their children or grandchildren</li> </ul>	<ul style="list-style-type: none"> <li>• Established affluent and ultra-affluent market</li> <li>• Looking for flexibility coupled with guarantees</li> <li>• Parents and grandparents looking to provide a solid financial foundation for their children or grandchildren</li> <li>• Business owners</li> </ul>	<ul style="list-style-type: none"> <li>• High net worth market</li> <li>• Parents and grandparents</li> <li>• Looking for the quickest pay Par product possible</li> <li>• Want the utmost in guarantees</li> <li>• Willing to give up some growth in exchange for the peace of mind provided by built-in guarantees</li> </ul>
<b>Client need</b>	<ul style="list-style-type: none"> <li>• Affordable premiums</li> <li>• Tax-preferred growth</li> <li>• Estate protection</li> <li>• To provide a financial foundation for their children or grandchildren</li> <li>• To supplement their retirement income</li> </ul>	<ul style="list-style-type: none"> <li>• Immediate cash values</li> <li>• Tax-preferred growth</li> <li>• A vehicle that provides efficient, intergenerational wealth transfer to their children or grandchildren</li> <li>• Asset diversification</li> <li>• Business clients who need the comfort of early cash values to support business needs</li> </ul>	<ul style="list-style-type: none"> <li>• A vehicle that provides efficient intergenerational wealth transfer to their children or grandchildren</li> <li>• Immediate cash values</li> <li>• Tax-preferred growth</li> <li>• Asset diversification</li> </ul>

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## DIVIDEND OPTIONS:

Sun Par products offer up to five different dividend options to meet clients' unique needs.

	PAID-UP ADDITIONAL INSURANCE (PUA)	ENHANCED INSURANCE	ANNUAL PREMIUM REDUCTION	DIVIDENDS ON DEPOSIT	CASH PAYMENT
<b>Products available</b>	<ul style="list-style-type: none"> <li>Sun Par Protector II</li> <li>Sun Par Accumulator II</li> <li>Sun Par Accelerator*</li> </ul>	<ul style="list-style-type: none"> <li>Sun Par Protector II</li> <li>Sun Par Accumulator II</li> <li>Sun Par Accelerator</li> </ul>	<ul style="list-style-type: none"> <li>Sun Par Protector II</li> <li>Sun Par Accumulator II</li> </ul>	<ul style="list-style-type: none"> <li>Sun Par Protector II</li> <li>Sun Par Accumulator II</li> <li>Sun Par Accelerator*</li> </ul>	<ul style="list-style-type: none"> <li>Sun Par Protector II</li> <li>Sun Par Accumulator II</li> <li>Sun Par Accelerator*</li> </ul>
<b>Description</b>	<ul style="list-style-type: none"> <li>The annual dividend is used to purchase paid-up insurance that provides an added layer of coverage</li> </ul>	<ul style="list-style-type: none"> <li>The annual dividend is used to purchase a combination of PUAs and yearly term insurance that is equal to the guaranteed enhanced insurance amount</li> <li>With Sun Par Accelerator this is the only dividend option available at issue</li> </ul>	<ul style="list-style-type: none"> <li>Reduce the client's annual premium by automatically applying the dividend to the premium each year</li> </ul>	<ul style="list-style-type: none"> <li>Provides clients with an opportunity to deposit dividends into an account that's similar to a Sun Life Financial savings account</li> </ul>	<ul style="list-style-type: none"> <li>The annual dividend is paid to the client each year</li> </ul>
<b>Client needs</b>	<ul style="list-style-type: none"> <li>Clients with an increasing insurance need</li> <li>Potential for Premium offset</li> <li>Flexibility to add the Plus premium benefit to accelerate the death benefit growth or create an earlier potential Premium offset date</li> </ul>	<ul style="list-style-type: none"> <li>Clients looking for cost effective guaranteed death benefit that also provides the potential to increase in the future</li> <li>Potential for Premium offset</li> <li>Flexibility to add Plus premium benefit to accelerate death benefit growth or create an earlier potential Premium offset date (not available with Accelerator)</li> </ul>	<ul style="list-style-type: none"> <li>Clients looking for a cost-effective way to pay their premiums and don't have an increasing insurance need</li> </ul>	<ul style="list-style-type: none"> <li>Clients with a level death benefit need</li> <li>Clients looking for a savings account that provides competitive interest rates</li> </ul>	<ul style="list-style-type: none"> <li>Clients with a level death benefit need who like getting cash back on an annual basis</li> <li>Retirees who would like to utilize the cash dividend to supplement their retirement income (clients can switch to cash from another dividend option at a later date)</li> </ul>

\* This dividend option is available with Sun Par Accelerator once the dividend crossover point is reached. For more information, please see the advisor guide on the advisor website.

Life's brighter under the sun