



SUN LIFE EVOLVE TERM INSURANCE

Insurance that keeps up with your life's changes

Why term life insurance?

It gives you and your family affordable insurance for a specific period of time – known as the term – before expiring.

It's a great fit for anyone who wants:

- **A tax-free lump sum:** If the unthinkable happens and you pass away, this money will go to your named beneficiaries – often a spouse, your children and/or loved ones. They can use it any way they wish. It could help them cover your final expenses like debts, medical bills and funeral costs. It could even help them meet their own financial goals of paying off their mortgage, retiring with ease or going to university.
- **Affordable protection:** Insurance coverage options at a lower cost.
- **Predictable payments:** Payments (called premiums) are based on the amount of coverage selected and will stay the same for your term length. Choose to pay monthly or annually.

Why Evolve Term?

Get the protection you need today with the flexibility you want for tomorrow. Sun Life Evolve Term Insurance lets you live life on your own terms. It's with you every step of the way.

Broad choice of term lengths from 5 to 40 years

- **During mortgage payment years** – match your term length to your mortgage period.
- **In high debt-payment stage of life** – a shorter-term length like 5 years helps cover your debts if you die unexpectedly.
- **For multiple coverages under one policy** – choose, for example, a 25-year term to protect your mortgage and a 15-year term for a child's future education.



Life's brighter under the sun



Coverage you can increase when life changes

Easily increase your Evolve Term coverage to reflect your changing needs and responsibilities if you:

- get married or enter a common law union,
- give birth to or adopt a child,
- increase your mortgage, whether it's new or refinanced, or
- see a 20% increase in your gross income.

In these situations, you could increase your coverage by 50% of your original coverage amount, up to \$1,000,000. If you're between the ages of 18 and 60, you can do this after your first policy year by answering a simplified health questionnaire.

Note: The insured person on the policy must experience the life changes when the owner and insured are different.

Keep your coverage for longer

Depending on your age and how long you've had your policy, you can extend your coverage for at least 10 years longer than your original term, up to 40 years.

Personalize your policy with optional benefits

Choose which solutions matter most to you and your loved ones.

- **Child term** – coverage for your child that can convert to another policy when they're an adult.
- **Accidental death** – an extra benefit if you die because of an accident.
- **Total and owner disability waivers** – protection if you become totally disabled and unable to earn an income.
- **Guaranteed insurability** – gives you the option to buy more life insurance without answering health questions.

Convert to permanent life insurance

In the future, you might be ready for more commitment. You may want life insurance that's more permanent, with no expiry date, that will cover you for your whole life. You can choose to convert some, or all, of your Evolve Term insurance coverage to permanent insurance. And we won't ask you any health questions. You may even have the option to keep any term coverage left over as a term insurance benefit on your new permanent policy. This means customized, flexible protection and more peace of mind.

Connect with your advisor today to find out more. Sun Life Evolve Term Insurance could be the flexible, affordable protection that you and your family have been waiting for.