



SUN LIFE EVOLVE TERM INSURANCE

Insurance that can evolve with your business

Get the protection you need today with the flexibility you want for tomorrow.

Why term life insurance?

It's insurance you can get for a specific period of time – known as the term – before expiring. It's an affordable way to help protect what you've worked hard for. It helps shield your loved ones and business from financial struggle, should you die unexpectedly.

It's a great fit for business owners who want:

- **Affordable protection:** Insurance coverage options at a lower cost that won't tie up too much business cash flow.
- **Predictable payments:** Payments (called premiums) will stay the same for the term length and amount of coverage you choose. Choose to pay monthly or annually.
- **A tax-free lump sum:** If you die unexpectedly, your business can use this money to help keep it running smoothly. These funds can also be used to help ensure your beneficiaries, like your spouse or children, receive fair value for your share of the business.
- **Protection from losing a key person:** If another owner, partner or employee dies who is vital to the success of your business, term insurance can protect your company. It can help with lost revenue plus the costs associated with finding a replacement and getting back on track.
- **Business continuation planning:** Term insurance can provide effective, low-cost funding of a buy-sell agreement that can protect your business, your family and other shareholders.

Why Evolve Term?

As a business owner, you're always adapting to change. Why shouldn't your insurance do the same? Evolve Term lets you live life and run your business on your own terms. It's with you every step of the way.



Life's brighter under the sun



Choose term lengths from 5 to 40 years

- **For multiple coverages under one policy** – choose, for example, to cover your line of credit with a longer term or a smaller business loan with a shorter term.
- **For multiple business partners** – insure up to five business partners under one policy.
- **When you need 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.
- **In high debt-payment stage of life** – a shorter term length like 5 years can help your estate pay your business debts if you die unexpectedly.

Coverage that grows with your business

You can add the optional Business Value Protection benefit to your Evolve Term policy. It lets you increase coverage for your business as its value grows over time. And we won't ask you any health questions.

Evolves with your business into the future

- **Extend your term coverage.** Need your coverage to last 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.
- **Convert to permanent insurance.** You can convert some, or all, of your Evolve Term coverage to permanent insurance. And we won't ask you any health questions.

Evolve Term can also protect your family

With your business protected by one policy, another could focus more on yourself and your family.

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.