



QUICK REFERENCE GUIDE

Sun Life Term Insurance for Diabetes



Grow your business with Sun Life Term Insurance for Diabetes

Sun Life's term life insurance solutions are tailor-made for Canadians living with diabetes. You can offer solutions with a higher chance of approval, affordable premiums and a Diabetes Care Program that can help them manage their condition.

Why Sun Life Term Insurance for Diabetes?

We make it easy for you to help Clients living with diabetes have a higher chance of getting term life insurance.

Simply submit an application for Evolve Term insurance. We'll assess the application to offer the best available solution – from one of several product offerings – based on the Client's health.

Sun Life Evolve Term Insurance

For Clients who are willing to pay higher premiums in exchange for the full features of Evolve Term.

Sun Life Achievers Term

For Clients with type 2 diabetes. It's non-renewable, non-convertible term insurance with health goals for Clients to achieve. Within one year, we'll remind Clients to re-submit labs. If they meet or maintain health goals, we'll maintain their coverage and premium.

Sun Life Essential Term

Non-renewable, non-convertible term life insurance that's more affordable than Evolve Term with a rating.

Sun Life 1-Year Bridge Term

Coverage for one year to give Clients time to resolve any tests or diagnoses. After one year, the Client can re-apply for life insurance. If the Client chooses Bridge Term, we can't offer it to them again, even if we postpone them on a future application.

Important

The Client must give Sun Life authorization to disclose medical information to you. If the Client doesn't give authorization to disclose medical information to you (their advisor) at the time of sale, we may not be able to offer a Sun Life Term Insurance for Diabetes solution.

Our intent is to make as many offers as possible. We'll individually assess each application and exhaust all options. This means there won't be exceptions once we make an underwriting decision. These are not guaranteed issue products. If we can't make an offer for Sun Life Term Insurance for Diabetes, the Client may benefit from applying for Sun Life Go Guaranteed Life Insurance.

Products at a glance

See the Sun Life Term Insurance for Diabetes or 1-Year Bridge Term advisor guides for complete details.

Product	When is it offered	Eligibility
<p>Evolve Term</p> <ul style="list-style-type: none"> • Renewable and convertible • Choice of optional benefits • T5 to T40 • Available for ages 0-80 • Face amounts: \$50,000 to \$25,000,000 	<p>Client applies for Evolve Term</p>	<p>Clients who have disclosed they have any form of diabetes: type 1, type 2, gestational, high blood sugar</p>
<p>Essential Term</p> <ul style="list-style-type: none"> • Non-convertible and non-renewable • More affordable than Evolve with a rating • T5 to T20 • Available for ages 18-65 • Face amounts: \$50,000 to \$2,000,000 • Single life only 	<p>Client applies for Evolve Term</p> <p>Owner and insured are the same</p>	<p>Clients who have disclosed they have any form of diabetes: type 1, type 2, gestational, high blood sugar</p>
<p>Achievers Term</p> <ul style="list-style-type: none"> • Non-convertible and non-renewable • T5 to T20: we'll offer the client a term length closest to what they applied for • Available for ages 18-60 • Face amounts: \$50,000 to \$500,000 • Single life only • Same rates as Evolve Term with a 250% rating if the Client meets or maintains health goals. • If the Client doesn't meet the health goals or re-submit labs, we'll reduce their face amount by half and increase their rating from 250% to 400%; the initial term length will continue 	<p>Client applies for Evolve Term or Sun / SunSpectrum Permanent Life</p> <p>Owner and insured are the same</p> <p>Non-smoker Clients only</p>	<p>Only for Clients who have disclosed they have type 2 diabetes</p>
<p>1-Year Bridge Term</p> <ul style="list-style-type: none"> • 1-year term only, non-convertible and non-renewable • Face amounts: \$50,000 to \$1,000,000 • Single life only • Ages 18-65 • Available for any eligible postponed life insurance cases, not just for diabetes 	<p>Client applies for any life insurance solution</p> <p>Owner and insured are the same</p>	<p>Eligible Clients whose application decision results in a "postpone". Client can re-apply for life insurance after completing their medical requirements.</p>

Talk to Clients about Sun Life Term Insurance for Diabetes

Not sure how to start your conversation with Clients?

Try some of these key points:

- I understand living with diabetes or pre-diabetes can be difficult. It can also be challenging to find the right life insurance to help financially protect your loved ones.
- Sun Life Term Insurance for Diabetes can give you a higher chance of getting approved for term life insurance coverage, with more affordable premiums.
- Once you're approved you may also receive free access to the Diabetes Care Program, designed to help you manage your health. This is a non-contractual benefit and participation is voluntary.
- There's still a chance your application may not be approved, but some Clients who wouldn't have qualified for coverage in the past can get an offer through this program.
- Once we complete your application, a team of underwriters will review it. If we need any additional information, you may be asked to get a lab test or have a phone interview. Once the review is complete, I'll contact you with the decision.
- If your application is accepted, we can go through the policy details together. If you become a policy holder, you'll receive access to the Diabetes Care Program through email.
- If your application is not accepted, we can talk about other solutions.
- Let's take the next step to protect what matters most to you.

Questions?

See the advisor website to learn more.



We help. You grow.