

## PRODUCT AT A GLANCE

## Sun Critical Illness Insurance

Plan details	Adult plan	Child plan
Issue ages	18 - 65	30 days - 17 years
Issue amounts	\$25,000 - \$3,000,000	\$25,000 - \$1,000,000
Limited pay options	<ul style="list-style-type: none"> <li>• 10 pay: T100</li> <li>• 15 pay: T75, T100</li> </ul>	
Plan types and age at expiry	<ul style="list-style-type: none"> <li>• T10, T75 – expires at policy anniversary nearest age 75</li> <li>• T100 – does not expire; policy is paid up at the policy anniversary nearest age 100 and coverage continues</li> </ul>	
Conversion option	T10 can convert to T75 or T100 until the policy anniversary nearest age 65	
26 illnesses – full benefit payout	<ul style="list-style-type: none"> <li>• Acquired brain injury due to external trauma</li> <li>• Aortic surgery</li> <li>• Aplastic anemia</li> <li>• Bacterial meningitis</li> <li>• Benign brain tumour</li> <li>• Blindness</li> <li>• Cancer</li> <li>• Coma</li> <li>• Coronary artery bypass surgery</li> <li>• Deafness</li> <li>• Dementia, including Alzheimer's disease</li> <li>• Heart attack</li> <li>• Heart valve replacement or repair</li> </ul>	<ul style="list-style-type: none"> <li>• Kidney failure</li> <li>• Loss of independent existence (LOIE)</li> <li>• Loss of limbs</li> <li>• Loss of speech</li> <li>• Major organ failure on waiting list</li> <li>• Major organ transplant</li> <li>• Motor neuron disease</li> <li>• Multiple sclerosis</li> <li>• Occupational HIV infection</li> <li>• Paralysis</li> <li>• Parkinson's disease and specified atypical parkinsonian disorders</li> <li>• Severe burns</li> <li>• Stroke</li> </ul>
5 childhood illnesses – full benefit payout Coverage ends on the insured person's 24 <sup>th</sup> birthday	Not applicable	<ul style="list-style-type: none"> <li>• Cerebral palsy</li> <li>• Congenital heart disease</li> <li>• Cystic fibrosis</li> <li>• Muscular dystrophy</li> <li>• Type 1 diabetes mellitus</li> </ul>
8 partial payout illnesses – 15% up to \$50,000 on each Claims don't reduce the face amount One claim per illness to a maximum of four partial payments	<ul style="list-style-type: none"> <li>• Cancer – chronic lymphocytic leukemia (CLL) Rai stage 0</li> <li>• Cancer – ductal carcinoma in situ of the breast</li> <li>• Cancer – gastrointestinal stromal tumours classified as AJCC Stage 1</li> <li>• Cancer – grade 1 neuroendocrine tumours (carcinoid)</li> <li>• Cancer – papillary thyroid cancer or follicular thyroid cancer stage T1</li> <li>• Cancer – stage 1A malignant melanoma</li> <li>• Cancer – stage A (T1a or T1b) prostate cancer</li> <li>• Coronary angioplasty</li> </ul>	

Options and features	Adult plan	Child plan
Return of premium on death (ROPD) Optional benefit	Issue ages 30 days - 65 years	
Return of premium on cancellation or expiry (ROPC/E) Optional benefit	<b>Plans paid for the lifetime of the policy</b> <ul style="list-style-type: none"> <li>ROPC/E - 15 years – Issue ages 18 - 60 – 10% of the amount is available on or after the third policy anniversary. This increases yearly by 7.5% up to a maximum of 100%.</li> <li>ROPC/E - 65 – Issue ages 18 - 50 – 10% of the amount is available at age 53. This increases yearly by 7.5% up to a maximum of 100%.</li> <li>ROPC/E - 75 – Issues ages 18 - 60 – 10% of the amount is available at age 63. This increases yearly by 7.5% up to a maximum of 100%.</li> </ul>	<b>Plans paid for the lifetime of the policy</b> <ul style="list-style-type: none"> <li>75% of returnable premiums are automatically paid at the later of age 25 or the 15<sup>th</sup> policy anniversary. Remaining returnable premiums are payable on cancellation at the later of age 40 or the 30<sup>th</sup> policy anniversary.</li> </ul>
	<b>Limited pay plans</b> <ul style="list-style-type: none"> <li>ROPC/E - 15 years – Issue ages 18 - 60 – 10% of the amount is available on or after the third policy anniversary. This increases yearly by 7.5% up to a maximum of 100%.</li> </ul>	<b>Limited pay plans</b> <ul style="list-style-type: none"> <li>ROPC/E at age 35</li> </ul>
Long-term care conversion option (LTCCO) Optional benefit	<ul style="list-style-type: none"> <li>Issue ages 18 - 50</li> <li>Available for standard risks only</li> <li>Not available on limited pay plans</li> </ul>	May apply to add to policy between policy anniversary nearest age 18 and policy anniversary nearest age 19.
	<b>Weekly LTCI benefit = CII amount being converted ÷ 200</b> The maximum convertible CII benefit amount is \$250,000 per insured person. This provides a weekly LTCI benefit of \$1,250. Conversion is available once during the five policy years that start on the policy anniversary nearest the insured person's 60 <sup>th</sup> birthday.	
Total disability waiver (TDW) Optional benefit	Issue ages 18 - 55	For issue ages 0 - 17, charges and coverage for this benefit begin at age 18.
Owner waiver (OW) Optional benefit	Issue ages: <ul style="list-style-type: none"> <li>18 - 55 (Owner waiver – disability)</li> <li>18 - 60 (Owner waiver – death)</li> </ul>	For issue ages 0 - 17, charges and coverage for this benefit begin at age 18.
Smoking status	Occasional large cigar use may qualify the insured as a non-smoker.	<ul style="list-style-type: none"> <li>Smoker rates begin on the policy anniversary nearest the insured person's 18<sup>th</sup> birthday.</li> <li>The owner can apply for non-smoker rates on or after the policy anniversary nearest the insured person's 17<sup>th</sup> birthday.</li> </ul>
Best Doctors® by Teladoc Health services	Unlimited access to Best Doctors® by Teladoc Health is available to the insured, their spouse, dependent children, parents and parents-in-law. The insured can extend a one-time gift of services to their grandparent or sibling. Services are available any time while the policy is in effect and up to four months after the policy ends.	

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For more information about these features and benefits please refer to the [Sun Critical Illness Insurance Advisor Guide](#) available online.

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