

A smart choice... any way you look at it



Intelligent – coverage that grows with them

Sun CII helps protect your child at every stage of life.

Coverage includes 5 specific childhood illnesses, acquired brain injury and loss of independent existence.

By deciding to purchase coverage early in life, you'll give your child:

- guaranteed coverage as an adult,
- locked-in lower premiums,
- an opportunity for cash back without canceling their plan, and
- an opportunity to add a long-term care conversion option.

Astute – plan for your child's future

If your child is diagnosed with a covered illness, the Sun CII benefit can help cover costs like:

- taking time off work to provide care,
- medical treatment and travel expenses, and
- increased daily household expenses.

You won't have to compromise your plans to save for your child's future. And if they don't need the coverage during childhood, they'll have ongoing protection for life.

Wise – protect what matters

A serious illness can take us by surprise. Unfortunately, children are also at risk.

- A child's illness affects the whole family.
- The benefit payment can help cover lost income so you can continue to provide for your family.
- This peace of mind can alleviate some financial stress so you can focus on your child when they need you most.

Smart – get 75% of your premiums back¹

This option returns 75% of the premiums you've paid for the policy if a claim hasn't been made on or before your child's 25th birthday or the 15th policy anniversary.²

Your child's coverage will continue, and you can use the payment for other things. For example, you could help your child buy their first home or pay off a student loan.

And later, you can cancel the policy and get back all of the premiums.³

¹ Applicable only on Lifetime premium payment plans.

² Whichever is later.

³ The remaining returnable premiums become available if the policy is cancelled on the later of the 30th policy anniversary or the policy anniversary nearest the insured person's 40th birthday.

Covered illnesses on your child's policy

26 full payout illnesses:

- Acquired brain injury due to external trauma
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia, including Alzheimer's disease
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ failure on waiting list
- Major organ transplant
- Motor neuron disease
- Multiple sclerosis
- Occupational HIV infection
- Paralysis
- Parkinson's disease and specified atypical parkinsonian disorders
- Severe burns
- Stroke

5 childhood illnesses:

Coverage for these five conditions ends on the child's 24th birthday.

- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

8 partial payout illnesses:

Cancer	chronic lymphocytic leukemia (CLL) Rai stage 0
Cancer	ductal carcinoma in situ of the breast
Cancer	gastrointestinal stromal tumours classified as AJCC Stage 1
Cancer	grade 1 neuroendocrine tumours (carcinoid)
Cancer	papillary or follicular thyroid cancer stage T1
Cancer	stage 1A malignant melanoma
Cancer	stage A (T1a or T1b) prostate cancer
Coronary angioplasty	

Teladoc Medical Experts

Teladoc Medical Experts is included in your child's plan. It's an international physician network that offers an expert medical opinion to help you understand your child's medical condition and treatment options. Teladoc Medical Experts provides a range of services to ensure you get the right information, the right diagnosis and the right treatment. Teladoc Medical Experts is not part of the policy and may be altered or withdrawn at any time, without any notice.

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Sun Critical Illness Insurance helps provide protection for your child in the event of a serious illness. You can tailor coverage to meet their needs throughout their life.

Questions? We're here to help.

Talk to your advisor about Sun Life today.

For more information and resources visit sunlife.ca

Call **1-877-SUN-LIFE / 1-877-786-5433**

We're dedicated to helping you achieve lifetime financial security and well-being.



Life's brighter under the sun