ADVISOR USE ONLY

SUN CRITICAL ILLNESS INSURANCE

They grow up so fast... a plan that can grow with them

When a child becomes sick, it affects the whole family. On top of the emotional impact, a serious illness can put your family's financial plan at risk as you focus on your child's care and recovery.

Meet the Miller family

Julie and Doug have a five-year-old daughter, Sarah. They're planning for Sarah's future and want to protect it.

The challenge

- Create a financial strategy to help protect the family's financial future
- Help give Sarah the best care possible if she ever suffers a serious illness

Julie and Doug want protection if Sarah becomes seriously ill. They want to give her their complete attention during her recovery and the best medical care available. With a Sun Critical Illness Insurance (Sun CII) plan for Sarah, Doug and Julie can use the benefit to help them through her recovery if she is diagnosed with a covered illness.

A Sun CII plan will allow them to:

- take time off work to care for Sarah,
- access expert medical opinion through Teladoc Medical Experts,[1]
- make the best decisions about treatment options without having to consider the level of government or personal health plan coverage, and
- cover costs such as transportation or accommodations if they need to travel for treatment.

Sun Life

The solution

- Buy a Sun CII plan designed for children
- Add return of premium and owner waiver options

Julie and Doug purchase a Sun CII T75 plan with a lifetime payment for $100,000 of coverage for Sarah. They add the Advanced return of premium on cancelation or expiry (ROPC/E) option. This will return some of the money they pay if Sarah never claims for a full payout benefit.

At Sarah's young age, the premium for the coverage is affordable at $71 monthly. This rate will stay the same for the life of the policy.[2]

Julie and Doug can add the Owner waiver option for one policy owner. They add it for Doug (age 41). This helps ensure Sarah's coverage continues if Doug dies or becomes disabled.

The result

- Protection that can continue to grow with Sarah
- Helps meet her needs at all stages of her life

Here's how lifetime coverage works:

At age 5, Sarah's parents purchase a Sun CII policy. This covers her for 26 full payout conditions and eight partial payout illnesses. She's also covered for five additional full payout childhood illnesses until age 24:

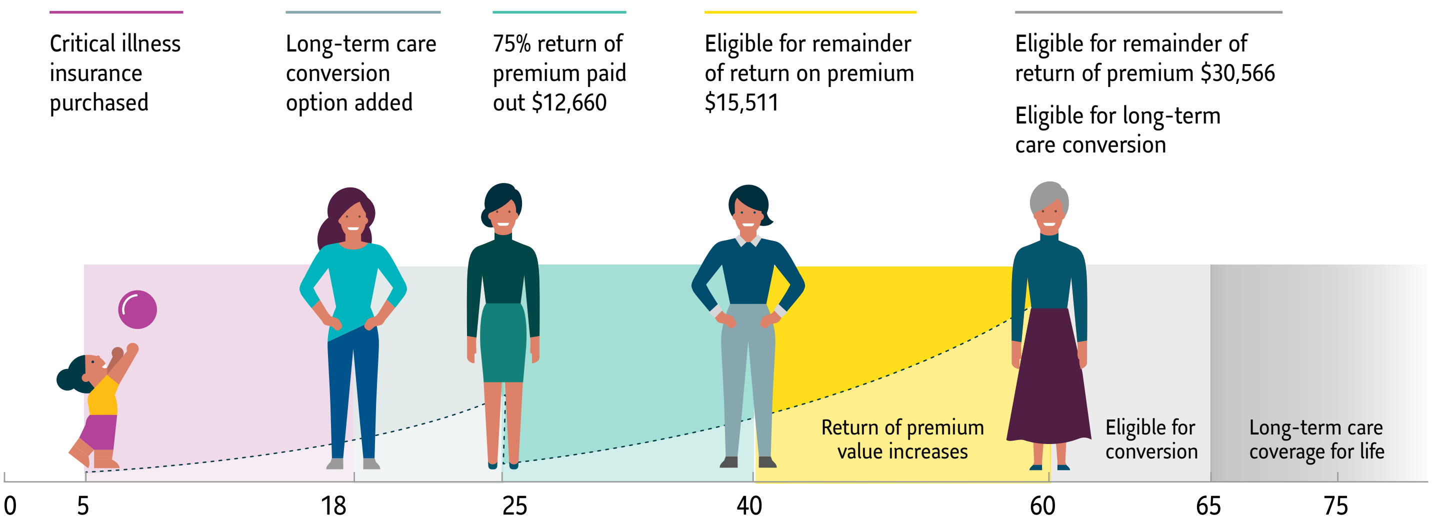
- Cerebral palsy
- Congenital heart disease
- Cystic fibrosis
- Muscular dystrophy
- Type 1 diabetes mellitus

At age 18, Sarah's parents add the long-term care conversion option. This gives her the opportunity to convert her critical illness coverage to long-term care insurance (LTCI) when she is older. If Sarah experiences a Loss of independent existence before age 18, this is when she would be able to submit a claim.

At age 25, Sarah's parents get 75% of the eligible premiums paid back to them for $12,660.[3] They use the money to help Sarah with the down payment on her first home. At this time, they also decide to transfer ownership of the policy to Sarah. She continues to have $100,000 of critical illness protection and the premium remains the same.

At age 40, Sarah can choose to continue her protection, or she can cancel her coverage and receive the accumulated returnable premium amount of $15,511. If she keeps her coverage until she is 60, the returnable premium amount will accumulate to $30,566.

Between ages 60 and 65, Sarah can choose to: Keep her critical illness coverage until it expires at age 75, or convert all or a portion of her critical illness coverage to a LTCI solution. She can use some or all the money she receives in returnable premiums to help pay for this new coverage.



[1] Teladoc Medical Experts service are not a contractually guaranteed benefit. All representations about the services of Teladoc Medical Experts are those of Teladoc Medical Experts and not Sun Life Assurance Company of Canada. Teladoc Health, Inc. and other trademarks shown are trademarks of Teladoc Health, Inc. Used under license. Teladoc Medical Experts isn't part of the policy. We can't guarantee its availability. It may be withdrawn or modified at any time without any notice.
[2] This assumes that Sarah provides a non-smoker declaration at age 18.
[3] When you buy the policy, your advisor can explain when ROPC/E benefits are payable based on your child's age.

We help. You grow.

Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life group of companies.

Sun Life