

Sun Critical Illness Insurance

Lifetime illustration

Sun CII provides a lump sum benefit to help you respond to the personal or business financial impacts of the insured person being diagnosed with and surviving an illness covered by the plan.

Insured person:

Person1

COVERAGE INFORMATION

Sun CII Lifetime

Sun CII Lifetime offers a lump sum benefit that can help you respond to the critical illnesses listed below and defined in the policy. The selected coverage offers guaranteed level premiums until the policy anniversary nearest the insured person's 100th birthday at which time the policy is paid up and coverage continues.

These illnesses are eligible for a one-time full benefit payout. When the benefit is paid, the critical illness insurance policy ends.

- Acquired brain injury
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumor
- 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 a 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

Each illness listed below is eligible for a partial payout of 15% of the critical illness insurance benefit amount to a maximum of \$50,000 per condition. When we pay a claim for a partial payout illness, the policy remains in force. The CII benefit and Return of premium benefits are not reduced by the amount of the partial payout. One claim is permitted per partial payout illness to a maximum of four partial payments.

- 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 thyroid cancer or follicular thyroid cancer stage T1
- Cancer – stage 1A malignant melanoma
- Cancer – stage A (T1a or T1b) prostate cancer
- Coronary angioplasty

A full description of the covered conditions is included in the Guide to critical illness definitions.

OPTIONAL BENEFITS

Return of premium on death (ROPD)

The returnable premium amount will be paid to the ROPD beneficiary if the insured person dies while the policy is in effect and the CII benefit is not payable.

Return of premium on cancellation (ROPC – age 75)

The returnable premium amount will be paid to the owner if they cancel the policy on or after the policy anniversary nearest the insured person's 75th birthday, if the CII benefit is not payable. This benefit has no value prior to this date.

Long-term care conversion option (LTCCO)

This benefit allows converting all or a portion of the critical illness insurance coverage to a long-term care insurance policy on the insured person without giving us new evidence of insurability.

Conversion is available anytime on or after the policy anniversary nearest the insured person's 60th birthday, but no later than the policy anniversary nearest the insured person's 65th birthday.

The maximum CII amount that may be converted is \$250,000 per insured person for a weekly benefit amount of \$1,250 of long-term care insurance coverage.

Client summary



Person1

Female, age 35, non-smoker

Insurance coverage	Amount (\$)	Initial monthly premium (\$)
Sun CII Lifetime	100,000	96.75
Optional benefits		Initial monthly premium (\$)
Return of premium on death		7.02
Return of premium on cancellation – age 75		23.40
Long-term care conversion option		4.59
<ul style="list-style-type: none">• Amount available for conversion is \$100,000• The maximum long-term care insurance weekly benefit is \$500		
Policy fee		\$4.05
Total initial monthly premium		\$135.81

Policy values



Premiums shown below are payable monthly. Policy values are illustrated at the end of the policy year.

The values shown in the ROPC/E column below are based on the ROPC – age 75

Policy year	Age	Total premium (\$)	ROPD value (\$)	ROPC/E value (\$)	Critical illness insurance benefit (\$)
1	36	135.81	1,574	-	100,000
2	37	135.81	3,149	-	100,000
3	38	135.81	4,723	-	100,000
4	39	135.81	6,298	-	100,000
5	40	135.81	7,873	-	100,000
6	41	135.81	9,447	-	100,000
7	42	135.81	11,022	-	100,000
8	43	135.81	12,597	-	100,000
9	44	135.81	14,171	-	100,000
10	45	135.81	15,746	-	100,000
11	46	135.81	17,321	-	100,000
12	47	135.81	18,895	-	100,000
13	48	135.81	20,470	-	100,000
14	49	135.81	22,044	-	100,000
15	50	135.81	23,619	-	100,000
16	51	135.81	25,194	-	100,000
17	52	135.81	26,768	-	100,000
18	53	135.81	28,343	-	100,000
19	54	135.81	29,918	-	100,000
20	55	135.81	31,492	-	100,000
21	56	135.81	33,067	-	100,000
22	57	135.81	34,642	-	100,000
23	58	135.81	36,216	-	100,000
24	59	135.81	37,791	-	100,000
25	60	135.81	39,365	-	100,000
26	61	135.81	40,940	-	100,000
27	62	135.81	42,515	-	100,000
28	63	135.81	44,089	-	100,000
29	64	135.81	45,664	-	100,000
30	65	135.81	47,239	-	100,000
31	66	131.22	48,813	-	100,000
32	67	131.22	50,388	-	100,000
33	68	131.22	51,963	-	100,000
34	69	131.22	53,537	-	100,000

Policy values (continued)



Policy year	Age	Total premium (\$)	ROPD value (\$)	ROPC/E value (\$)	Critical illness insurance benefit (\$)
35	70	131.22	55,112	-	100,000
36	71	131.22	56,687	-	100,000
37	72	131.22	58,261	-	100,000
38	73	131.22	59,836	-	100,000
39	74	131.22	61,410	-	100,000
40	75	131.22	62,985	62,985	100,000
41	76	131.22	64,560	64,560	100,000
42	77	131.22	66,134	66,134	100,000
43	78	131.22	67,709	67,709	100,000
44	79	131.22	69,284	69,284	100,000
45	80	131.22	70,858	70,858	100,000
46	81	131.22	72,433	72,433	100,000
47	82	131.22	74,008	74,008	100,000
48	83	131.22	75,582	75,582	100,000
49	84	131.22	77,157	77,157	100,000
50	85	131.22	78,731	78,731	100,000
51	86	131.22	80,306	80,306	100,000
52	87	131.22	81,881	81,881	100,000
53	88	131.22	83,455	83,455	100,000
54	89	131.22	85,030	85,030	100,000
55	90	131.22	86,605	86,605	100,000
56	91	131.22	88,179	88,179	100,000
57	92	131.22	89,754	89,754	100,000
58	93	131.22	91,329	91,329	100,000
59	94	131.22	92,903	92,903	100,000
60	95	131.22	94,478	94,478	100,000
61	96	131.22	96,053	96,053	100,000
62	97	131.22	97,627	97,627	100,000
After this point, the total of all premiums paid is equal to or greater than the critical illness insurance benefit. *					
63	98	131.22	99,202	99,202	100,000
64	99	131.22	100,776	100,776	100,000
65	100	131.22	102,351	102,351	100,000

* If the insured person qualifies for a full benefit payout after this point and they're eligible for the ROPC/E benefit, we will pay the ROPC/E value.

Understanding the illustrated policy values

Premiums are no longer required after the policy anniversary nearest the insured person's 100th birthday.

The premiums shown above are guaranteed and include the policy fee and any ratings used for this illustration.

ABOUT THIS ILLUSTRATION

- This report was prepared for illustration purposes only and is not an insurance contract or an offer to provide insurance. It does not form part of any policy that may be issued.
- Details of your coverage information have been summarized. Please review your policy for a complete description of your coverage.
- All coverages and benefits illustrated will be subject to underwriting review and approval.

GLOSSARY

Age	Age means a person's age on their birthday nearest to a particular date. This is known as "age nearest". A person's age at the policy date means their age on their birthday nearest to a policy date. For example, if the insured person's actual age is 34 years and 7 months, the "insurance age" will be 35. When we say a benefit ends at 65, it means the policy anniversary nearest their 65 th birthday.
Policy anniversary	The month and day every year that is the same as your policy date.
Policy date	This is the start date of your insurance policy.
Policy year	The 12-month period that runs from one policy anniversary to the next policy anniversary.
Premiums	This illustration is based on Sun Life Financial's premium rates on the date shown below. Premiums shown are based on the specifics illustrated: plan type, benefit type, amount of insurance, age, smoking status, sex and insurance rating. If any of these are incorrect and your policy is issued with different specifics, the premiums and values may change.
Returnable premium amount	The returnable premium amount is the sum of all premiums paid, including rated premiums, minus: <ul style="list-style-type: none">• any advanced return of premium amount we have paid.• any premiums paid for the long-term care conversion option, if included in the policy.• any unpaid premiums including interest.
Taxation	Currently there are no specific income tax laws governing the taxation of critical illness insurance policies. Sun Life Financial's understanding of current tax law is that any benefits paid from a critical illness insurance policy to the policy owner will not be taxed as long as the policy owner has paid all the premiums using after-tax money. We believe that this tax treatment applies to critical illness insurance policies owned by individuals, corporations and other entities. This is not a complete summary of the tax issues applicable to critical illness insurance policies. To review the tax treatment of a critical illness insurance policy in your situation, speak to your tax professional.