

Application for reinstatement – Sun Retirement Health Assist

Instruction:

- If the policy has been lapsed for **62 days to 2 years**, complete this entire form.

Policy number

In this application, *I, you* and *your* refer to the proposed insured and the applicant. *We, us, our* and *the company* refer to Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

1 General information

Proposed insured's first name	Middle initial	Last name
Applicant's first name if not the proposed insured	Middle initial	Last name

2 General eligibility

Notes:

- In this section, *you* and *your* refer to the proposed insured.
- Section 2 must be completed by the proposed insured.
- The proposed insured must also sign section 6.

It's important you provide complete and true information for us to assess your application. If you're not sure whether some information is relevant, provide it anyway. If you fail to provide all relevant information that you know about, future claims could be denied and any policy we've issued declared void. Do not tell us about genetic testing or genetic test results.

1. Height: cm ft & in Weight: kg lbs

Note: For questions 2 - 4, any 'yes' answer makes you ineligible. Please do not proceed with this application.

2. Have you been told to use or do you use a wheelchair, walker, motorized scooter, multi-pronged cane, oxygen or dialysis? Yes No
3. Are you currently receiving a disability income benefit or have you ever received a lump sum settlement? Yes No
4. Do you need the assistance or supervision of another person for bathing, dressing, toileting, transferring (such as moving to or from a bed or chair), continence or feeding? Yes No

Note: For question 5, answering 'yes' to 5 a) or b), or to any of the numeric sub set question in c) - e) makes you ineligible. Please do not proceed with this application.

5. Have you **ever** been told to have any tests or investigations, been diagnosed with or treated for:
- a) multiple sclerosis (MS), Parkinson's disease, Huntington's disease or muscular dystrophy Yes No
- b) Alzheimer's disease, dementia, chronic memory loss, transient ischemic attack (TIA), mini-stroke, stroke or cerebrovascular accident (CVA) Yes No
- c) diabetes Yes No
- If 'yes', you must answer (i - iv)
- i) Do you use more than 40 units of insulin daily? Yes No
- ii) Have you **ever** been diagnosed with, treated for or been advised to have any tests or investigations for angina, chest pain or heart attack? Yes No
- iii) Have you had a coronary artery bypass graft (CABG) or angioplasty? Yes No
- iv) Have you **ever** had any diabetic complications such as numbness of any arm, leg or foot, ongoing protein in the urine, kidney disease, circulatory disease, leg ulcers or retinopathy (which required treatment)? Yes No
- d) systemic lupus erythematosus Yes No
- If 'yes', were you diagnosed before age 50? Yes No

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Please submit only one copy of this document.
Career Sales Force advisors: Original or fax toll-free to 1-866-487-4745.
All others: Through your MGA or National Account.

2 General eligibility (continued)

- e) osteoarthritis, rheumatoid/inflammatory arthritis, osteoporosis, spine or disc disorder? Yes No
If 'yes', you must answer (i - iii)
- i) Have you ever had more than one fall, more than one fracture or more than one joint replacement? Yes No
- ii) Do you use four or more medications to treat your condition? Yes No
- iii) Do you have any physical limitation to your normal day to day activities? Yes No

Note: For question 6, answering 'yes' to any of the numeric sub set questions makes you ineligible. Please do not proceed with this application.

- 6. Do you currently use cigarettes, cigarillos, small or large cigars, pipes, marijuana or hashish, betelnut, chewing tobacco, nicotine gum or patches, nicotine or tobacco in any other form? Yes No
If 'yes', you must answer (i - iv)
Have you **ever** been diagnosed with, treated for or been told to have any tests or investigations for:
- i) chronic respiratory disorder, chronic obstructive pulmonary disease (COPD), emphysema, chronic bronchitis
(**exclude mild to moderate asthma**) Yes No
- ii) transient ischemic attack (TIA), mini-stroke, stroke or cerebrovascular accident (CVA) Yes No
- iii) limited ability to walk or climb stairs Yes No
- iv) leg ulcers Yes No

3 Details

Provide details for any 'yes' answers in section 2.

Question number	Date (mm-yyyy)	Include diagnosis, treatment and duration if applicable. Include names and addresses of all attending physicians, medical facilities and hospitals.

4 Outstanding payments

Note: All outstanding payments must be collected before the policy can be reinstated.

Payment with application \$

Note: We do not accept cash payments.

Is this policy to be reinstated on a PAC basis? Yes No If 'yes', complete section 5.

Note: If insufficient money is collected with the application, we will issue a special PAC withdrawal to pay the outstanding payments.

5 Pre-authorized chequing (PAC)

Note: All PAC payors must agree to all of the following terms in order to use the PAC payment option.

All PAC payors agree:

- Sun Life Assurance Company of Canada may make deductions, at any time, for regular recurring payments and/or one-time payments from time to time, from their bank account indicated in this application for insurance,
- all pre-authorized debits will be processed as personal under the Payments Canada rules (this means having 90 calendar days from the date any payment is processed to claim reimbursement for any unauthorized payment),
- the withdrawal amount is considered variable under the Payments Canada rules,
- any notices to be sent to them under this agreement may be sent to the applicant/owner's most recent address that the company has on record at the time a notice is sent,
- the company may charge a fee and may cancel the PAC for any withdrawal that is not honoured,
- all persons whose signatures are required to sign on the bank account indicated below have signed section 7 as a PAC payor,
- the company may not assign this authorization to another company or person, in order to permit them to debit the PAC payor's account for these payments (e.g. where there has been a change in control of the company), without providing at least 10 days prior written notice, and
- to waive the requirement that the company notify them of:
 - this authorization before the first payment is processed
 - any subsequent payments, and
 - any changes to the amount or date of the payment initiated by them or the company.

a) Start a new PAC (Complete c) and d). Regular PAC withdrawals will start one month from the date the application was signed unless otherwise indicated in c.)

b) Add to existing PAC that is paying for policy
(Regular PAC withdrawals for this policy will be withdrawn on the same day each month as the existing PAC for the policy number listed above, unless otherwise indicated in c.)

c) Sun Life Assurance Company of Canada will withdraw funds to pay all payments, including all outstanding payments if selected, on this policy each month from the bank account shown on the sample cheque attached or any account designated.

All persons whose signatures are required to sign on this account must sign the authorization on page 6. For a joint account requiring more than one signature to withdraw funds, all the account holders must sign the authorization on page 6.

We will withdraw all outstanding payments immediately.

Regular PAC withdrawals will start one month from the date the application was signed or on _____ (dd-mm-yyyy).

The payor may cancel this authorization at any time, subject to providing the company with 10 days notice. Payors should contact their financial institution about their rights regarding cancellation. A sample cancellation form is available at www.payments.ca.

Payors have certain recourse rights if any debit does not comply with this agreement. For example, payors have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAC Agreement. To obtain more information on recourse rights, payors should contact their financial institution or visit www.payments.ca.

Policy number

5 Pre-authorized chequing (PAC) (continued)

Contact us at any time at:
Sun Life Assurance Company of Canada
227 King Street South
PO Box 1601 Stn Waterloo
Waterloo, ON N2J 4C5
1-877-SUN-LIFE (1-877-786-5433)
Fax # 1-866-487-4745
www.sunlife.ca

d) Attach a sample cheque marked void **OR** complete the following: (Only accounts with chequing privileges may be used.)

Account holder's first name		Last name	
Account holder's first name		Last name	
Name of financial institution			
Address (street number and name)		Apartment or suite	
City		Province	Postal code
Transit number		Account number	

6 Translation agreement and declaration

Was this application translated for any proposed insured and/or applicant in a language other than English? Yes No
If 'yes', you must complete the sub sections below.

Note: The translator must be 18 years of age or older and may not be:

- a beneficiary,
- an applicant, or
- any other person who has an interest in the policy (excluding the advisor).

6.1 Proposed insured and/or applicant agreement

In this section, you and your refer to the proposed insured and/or applicant.

1. Who was this application translated for in a language other than English?
 Proposed insured Applicant
2. Do you agree that your answers to the questions asked and translated for you are complete and true, and do you understand they form part of the application?
Proposed insured: Yes No Applicant: Yes No

Note: If 'no', we are unable to continue with your application at this time. The application must not be submitted.

3. Do you agree that this application was fully explained to you in your preferred language, and do you understand the content provided by the translator?
Proposed insured: Yes No Applicant: Yes No

Note: If 'no', we are unable to continue with your application at this time. The application must not be submitted.

4. Name of person who provided the translation:

Translator's first name	Middle initial	Last name
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5. Relationship to proposed insured:

Proposed insured	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate: _____	Applicant	<input type="checkbox"/> Advisor <input type="checkbox"/> Other Indicate: _____
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6. In what language were the questions translated?

Proposed insured		Applicant	
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6.2 Translator's declaration/signature (if other than advisor)

In this section, you and your refer to the translator.

By signing below, you declare that for any proposed insured and/or applicant indicated above in sub-section 6.1, you:

- faithfully and truly translated this application and the answers provided to you,
- read over the entire contents of this application and the answers provided to you were recorded, and
- explained the information and everyone understood the contents of this application and provided all requested information.

You also declare that you do not have any interest in this application and are age 18 or older.

Province signed	Date (dd-mm-yyyy)	Translator's signature X
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7 Declaration and authorization

Acknowledgement and agreement

The applicant confirms they've received, read and agree to:

- the brochure called "A clear connection: Your relationship with Sun Life Financial" (only applicable if a Sun Life Financial advisor completed this application with you), and
- the brochure called "Caring for the long term – Our relationship with you" (only applicable if a Sun Life Financial LTCI specialist completed this application with you).

The applicant and proposed insured (if other than applicant) confirm they've received, read and agree to the Sun Life Financial Privacy Statement for Canada.

Declaration

The applicant, proposed insured and pre-authorized chequing (PAC) payors confirm:

- they were present when their portion of this application with the company was completed,
- they reviewed all of their answers and statements recorded in the application,
- that all the information they supplied in connection with this application is complete and true, and was provided by them to the advisor (or some other person authorized by the company) for underwriting, administration of insurance and claims paying purposes,
- they understand that if they do not completely and truthfully answer all of their questions (if they misrepresent any of their answers or statements), the company may void the policy(ies),
- they agree that their personal, medical and financial information may be shared as set out in the Sun Life Financial Privacy Statement for Canada,
- they are satisfied with the level of product information they received before signing this application and are aware that additional product information is available to them under the "Products and services" section of the website at www.sunlife.ca or by calling our toll-free Customer Care Centre at 1-877-SUN-LIFE (1-877-786-5433), and
- PAC payors, by signing below, agree to the terms of the PAC authorization, as set out in section 5.

Authorization of the proposed insured

The proposed insured authorizes:

- any health care professional, physician, hospital, clinic or medically-related facility, insurance company, investigation agencies, MIB, Inc. or other organization, institution or person, including the members of the Sun Life Financial group of companies, which includes this company, that have records or knowledge about me, to give only that information necessary for underwriting, administration of insurance and claims paying purposes to the company, its representatives and its reinsurers,
- the performance of such examinations, electrocardiograms, blood profiles, and tests for HIV (AIDS) antibody and hepatitis, if needed to underwrite this application, and
- the company to release only the necessary personal information obtained during the underwriting process to my personal physician, to MIB, Inc., to the company's reinsurers, to any insurance company, if an application has been made to that company for an insurance policy on my life, and for any infectious or communicable disease, to the Medical Office of Health where required by law.

Province signed	Date (dd-mm-yyyy)	Signature
	Signed on:	Applicant (indicate title of signing officers if applicable) X
	Signed on:	Proposed insured (if other than applicant) X
	Signed on:	PAC payor (if other than applicant or proposed insured) X
	Signed on:	PAC payor (if other than applicant or proposed insured) X

A copy of this authorization is as valid as the original.

Policy number

8 Advisor/LTCI specialist's statement (complete for all applications)

In this section, you refers to the advisor selling the policy.

1. Selling advisor/LTCI specialist's number	Financial centre number	Referring advisor number	Financial centre number
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Is there another referring advisor that should receive commissions on this application? Yes No

If 'yes', complete the following:

Commission sharing advisor number	Financial centre number	Share %	Lead service advisor number
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2. If you are aware of any additional information which might affect the assessment of risk, give details.

Advisor/LTCI specialist's declaration

With the understanding that Sun Life Financial will rely on all of the information collected to process this application to conduct customer due diligence and to satisfy applicable regulatory requirements, I, the advisor/LTCI specialist, confirm that:

- I have reviewed with each applicant, proposed insured and PAC payor, all of their information in this application and, to the best of my knowledge, this information is complete and true, and has all the facts material to the insurance applied for;
- I have provided them with a copy of the brochure called "A clear connection: Your relationship with Sun Life Financial" and discussed it with them (only applicable if a Sun Life Financial advisor completed this application);
- I have provided them with a copy of the brochure called "Caring for the long term – our relationship with you" and discussed it with them (only applicable if a Sun Life Financial LTCI specialist completed this application);
- I am licensed in the province in which this application was completed and this signature page was signed; and
- I confirm I saw every person sign this form.

If indicated in the Translation agreement and declaration section that I acted as a translator, by signing below, I declare that for any proposed insured(s) and/or applicant(s) indicated in that section, I:

- faithfully and truly translated this application and the answers provided to me,
- read over the entire contents of this application and the answers provided to me were recorded, and
- explained the information and everyone understood the contents of this application and provided all requested information.

Date (dd-mm-yyyy)	Advisor/LTCI specialist's signature X	Advisor/LTCI specialist's number
Date (dd-mm-yyyy)	Supervisor's signature X	

Important information you should know



Policy number

Note: This page is to be detached and given to the proposed insured. Do not submit with the application.

Sun Life Financial Privacy Statement for Canada

Respecting your privacy

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

Access to your information

We or our reinsurers may also submit a brief report of our findings to MIB, Inc. (MIB), a non-profit organization of life and health insurance companies, which operates an information exchange on behalf of its members. If the person named in this application also applies for insurance coverage or submits a claim with another life or health insurance company that is an MIB member, MIB will, on request, supply that insurance company with the information on its files.

MIB receives personal information and the collection, use and disclosure of such information is governed by the Personal Information Protection and Electronic Documents Act (PIPEDA) and provincial laws. Therefore, MIB has agreed to protect such information in a manner that is substantially similar to the company's privacy and securities practices, and in accordance with applicable laws. As a U.S. based company, MIB is bound by, and such personal information may be disclosed in accordance with, applicable U.S. laws. If you have any questions about MIB's commitment to protect the confidentiality and security of your personal information, you may contact the MIB Privacy Department at privacy@mib.com.

To learn more about MIB, Inc., you may visit the website at www.mib.com, call 416-597-0590 or write to:

MIB, Inc.
330 University Avenue
Suite 501
Toronto, Ontario M5G 1R7

You may ask to see your personal information on file with MIB, Inc. and correct anything that is inaccurate or incomplete.

About Sun Life Financial

As a leading international financial services organization, we're proud to offer a diverse range of wealth accumulation and protection products and services. Tracing our roots back to 1865, Sun Life Financial has operations in key markets around the world. But most importantly, we're in business to help people achieve and maintain the peace of mind that comes from having sound financial solutions in place.

If you'd like more information about Sun Life Financial, please visit our website at www.sunlife.ca or call 1-877-SUN-LIFE (1-877-786-5433).

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