

PRODUCT AT A GLANCE

SUN CRITICAL ILLNESS INSURANCE



ADVISOR USE ONLY

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 payment options	10 pay: T100 15 pay: T75, T100	
Plan types and age at expiry	T10, T75 – expires at policy anniversary nearest age 75 T100 – does not expire; policy is paid up at the policy anniversary nearest age 100 and coverage continues	
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"> > Acquired brain injury > 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 	<ul style="list-style-type: none"> > Kidney failure > Loss of independent existence (LOIE) > 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 – full benefit payout Coverage ends on the insured person’s 24th birthday	Not applicable	<ul style="list-style-type: none"> > Cerebral palsy > Congenital heart disease > Cystic fibrosis > Muscular dystrophy > Type 1 diabetes mellitus
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 4 partial payments	<ul style="list-style-type: none"> > 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 	

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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	Plans paid for the lifetime of the policy <ul style="list-style-type: none"> > ROP after 15 years – Issue ages 18 - 60 > ROP at age 65 – Issue ages 18 - 50 > ROP at age 75 – Issue ages 18 - 60 	Plans paid for the lifetime of the policy <ul style="list-style-type: none"> > 75% of returnable premiums are automatically paid at the later of age 25 or the 15th policy anniversary. Remaining returnable premiums are payable on cancellation at the later of age 40 or the 30th policy anniversary.
	Limited pay plans <ul style="list-style-type: none"> > ROP after 15 years – Issue ages 18 - 60 	Limited pay plans <ul style="list-style-type: none"> > ROP at age 35
Long-term care (LTC) conversion option Optional benefit	<ul style="list-style-type: none"> > Issue ages 18 - 50 > Available for standard risks only > Not available on limited pay plans 	<ul style="list-style-type: none"> > May apply to add to policy between policy anniversary nearest age 18 and policy anniversary nearest age 19.
<p>Weekly LTCI benefit = CII amount being converted ÷ 200 The maximum amount of CII that may be converted is \$250,000 per insured person. This provides a weekly LTCI benefit of \$1,250. Conversion is available once during the 5 policy years that start on the policy anniversary nearest the insured person's 60th birthday.</p>		
Total disability waiver Optional benefit	Issue ages 18 - 55	For issue ages 0 - 17 charges and coverage for this benefit begin at age 18.
Owner waiver Optional benefit	Issue ages: <ul style="list-style-type: none"> > 18 - 55 (Owner waiver – disability) > 18 - 60 (Owner waiver – death) 	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"> > Smoker rates begin on the policy anniversary nearest the insured person's 18th birthday. > The owner can apply for non-smoker rates on or after the policy anniversary nearest the insured person's 17th birthday.
Best Doctors® services	Unlimited access to Best Doctors services 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 4 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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