

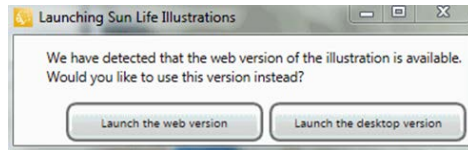
Sun Life Illustrations (4.1.0)

The web version is available on June 25, 2018.

The desktop version is available for download on July 9, 2018.

This release of Sun Life Illustrations includes the following key updates:

- When opening the desktop version of Sun Life Illustrations, if you are connected to the internet the following message displays:



We encourage advisors to use the web version when connected so that they can take advantage of all the features Sun Life Illustrations has to offer.

- The illustration home page also known as the **Product selector** page has undergone a complete redesign. The new design allows you to launch a previously saved case.
- Improved tabbing function when entering case details. It is now easier to follow the cursor as you tab from one field to the next.
- Update for **SunUniversalLife II** so that it now uses the **Province** set in the **Default settings**. This default at the product level is important to SunUniversalLife II as the province determines the deposit tax.
- New for SunUniversalLife II, **Payment duration** now has the new option **Same as COI type**. This option links the payment duration to the **Cost of Insurance type** specified under the **Coverage details**. **Payment duration** can be saved in your **Default settings**. For further details, refer to the **SunUniversalLife II Limited pay options case study** located on the Advisor site under Tools & Illustrations, Sun Life Illustrations help, SunUniversalLife II.
- The **Compare** tool that is only available in the web version has been updated to allow it to be used with Sun Critical Illness Insurance (CII) illustrations. The compare guidelines are similar to the ones for life insurance. The tool can now be used to compare different potential Sun CII solutions. It is not used to compare CII to life insurance. For further details, refer to the **Sun Critical Illness (CII) compare case study** located on the Advisor site under Tools & Illustrations, Sun Life Illustrations help, Other Tools and Calculators.
- Links located under **Quick links** now open in a new tab or window, so you don't lose the case you are working on.
- New for the **Compare** report is the ability to select **Report durations** allowing you to decide how much detail to include in the Compare report.
Important: For the greyed out mandatory pages, the **Report durations** will always be **Show all years**.
- New functionality for **Export to Excel**. You can now export not only from the Spreadsheet tab but also from buttons located at the bottom of the **Plan Design** and **Strategies** tabs. In addition, for universal life and Par illustrations, when exporting to Excel, the columns exported are based on the columns selected in the **Spreadsheet** tab.

Full listing of changes in version 4.1.0

Compare tool	
Description	Web or Desktop
Updated Compare tool to also be usable for Critical Illness insurance (CII). Previously only for life insurance comparison.	Web
Enhanced the Compare tool to allow user to select more durations for the report.	
For the Compare report, changed the Premium column to show the net premium when illustrating APR dividend.	
For Par, fixed an issue when selecting Solve by payment with Plus Premium and the specified premium was not large enough to support Plus Premium . Previously the Plus Premium was not included in the calculations, but the Compare report continued to indicate that Plus premium was included.	Both

Term and CII	
Description	Web or Desktop
Report now includes the last year of CII premiums.	Web

Rate fix	
Description	Web or Desktop
For CII, fixed an issue where a renewal premium rate was missing and some renewal premiums were showing as zero. Affected male age 7 and male age 17 non-smoker with band 3 (\$100,000 - \$250,000) with T10 coverage and ROP.	Both

Par	
Description	Web or Desktop
Fixed the joint rating calculation for joint life with 1 uninsurable.	Both
When there is no premium offset possible, remove wording in the report that was suggesting that premium offset was occurring.	
Updated the Par spreadsheet to show the Premiums paid by client when offset is illustrated. Previously this column was only included when Annual Premium Reduction was illustrated.	
For Par with the Enhancement dividend option, we have fixed the business rule for maximum GIB to use the total coverage amount. Previously used just the base coverage and ignored Enhancement).	

Universal Life

Description	Web or Desktop
Enhanced the Universal life Payments section to allow the user to select Same as COI type .	Both
Fixed an issue on Universal life, when the user selects After tax for a loan. Previously, the system was automatically switching it to Before tax when the calculations refreshed.	

GIF

Description	Web or Desktop
For Sun GIF Solutions, fixed the ability to elect income in the second year, which was previously a limitation for illustrations run in January.	Web

Strategies

Description	Web or Desktop
Fixed Strategy calculations to illustrate withdrawals from alternate investment to occur at the end of year, to be consistent with the calculations for the insurance solution.	Both
Fixed the Strategy input screens to always display all the interest assumption input fields. Previously some field were missing in some situations.	
Fixed Strategy graphics that were displaying the wrong value for CIS CDA credit.	
Updated the Strategy graphics in the report to show the possibility of Collateral loan for the non-insurance solution.	
Fixed Strategies to show N/A in the IRR column when alternate investment balance is exhausted.	

General usability	
Description	Web or Desktop
New home page design - now allows for easy opening of recently saved cases.	Both
Added the ability to Export to excel just the columns currently selected by the user.	
Added the ability to Export to excel from the Plan design tab or the Strategies tab.	
For Universal life cases, fixed the province to be saved at the illustration level, which now allows the user to save a default province.	
Fixed issues with tabbing and losing focus on some fields.	Web
Added more visual cues so that the cursor location is more obvious when tabbing from field to field.	Both
Opening marketing links from within the illustration will now open in a separate browser rather than replacing the illustration. For example, linking to an Advisor guide on to the Advisor site.	Web
When launching the desktop version, if an internet connection is detected, the system will display a message to encourage usage of the web version. This is important as some functionality such as the Compare tool, are only available in the web version.	Desktop
The system will now prompt the user before closing unsaved web illustrations.	Web
The system will now open cases consistently in a new tab rather than replacing the current illustration in some situations.	
Added fix to prevent users from being able to generating reports with \$0 coverage. Previously an issue related to the coverage solve function.	Both
Corrected Contact info in French	
Revised the on-screen message when illustrating amounts below the normal product minimum to note that it is only for source contracts that were below the current product minimum and only for full conversions.	

Reports	
Description	Web or Desktop
We've defaulted all insurance product reports to include the cover page by default. The user can de-select this option.	Both
Universal life reports now include a definition of NCPI.	
Term reports now include a definition of Policy Anniversary .	
Fixed a note that appears when the user illustrates early termination of Term coverage. Instead of indicating, early expiry, the report now indicates early cancelation.	
Fixed an issue where the CII report was missing a smoker note for juveniles.	
Fixed an issue where a withdrawal column was missing from the IRR reports.	
Fixed an issue on Term where some report wording was missing when non-smoker is selected. Also, affected Term benefits added to Universal Life illustrations.	
Illustrations will now display the smoking status for Term insurance benefit on linked insured in the report.	