

CII conversions at a glance:

Original policy is Sun CII T10 with an application date of...	Converting to Sun CII T75					Converting to Sun CII T100					
	Mar. 11, 2005 to Apr. 27, 2008	Apr. 28, 2008 to Jan 25, 2009	Jan. 26, 2009 to Sept. 16, 2012	Sept. 17, 2012 to Oct. 1, 2017	Oct. 2, 2017 to present	Mar. 11, 2005 to Apr. 27, 2008	Apr. 28, 2008 to Jan 25, 2009	Jan. 26, 2009 to Sept. 16, 2012	Sept. 17, 2012 to Oct. 1, 2017	Oct. 2, 2017 to present	
Is Acquired brain injury covered?	No	No	Only if on original policy	Only if on original policy	Only if on original policy	Policies issued before Jan 26, 2009 were priced for conversion to T75 only. Conversion to T100 is not allowed.	Policies issued before Jan 26, 2009 were priced for conversion to T75 only. Conversion to T100 is not allowed.	Only if on original policy	Only if on original policy	Only if on original policy	
Are Group 2 illnesses covered?	Yes <sup>1</sup> - 10%	Yes <sup>1</sup> - 10%	Yes <sup>2</sup> - 15%	Yes <sup>2</sup> - 15%	Yes <sup>2</sup> - 15%			Yes <sup>2</sup> - 15%	Yes <sup>2</sup> - 15%	Yes <sup>2</sup> - 15%	
Is Loss of independent existence covered?	No	No	Only if on original policy	Only if on original policy	Only if on original policy			Only if on original policy	Only if on original policy	Only if on original policy	
Can the LTC conversion option be added without evidence?	No	No	Only if on original policy	Only if on original policy	Only if on original policy			Only if on original policy	Only if on original policy	Only if on original policy	
If AIB increases occurred on the original policy, can the earned increases be converted to the new policy?	Yes	Yes	n/a	n/a	n/a			n/a	n/a	n/a	
If AIB increases did not yet occur, will premiums paid for this benefit be refunded?	Yes	Yes	n/a	n/a	n/a			n/a	n/a	n/a	
Will the accumulated ROPD benefits carry over to the new policy?	Yes <sup>3</sup>	Yes	Yes	Yes	Yes			Yes	Yes	Yes	
Can ROPD be added without evidence?	Only if on original policy	Only if on original policy	Only if on original policy	Only if on original policy	Only if on original policy			Only if on original policy	Only if on original policy	Only if on original policy	
Will the accumulated ROPC/E benefit amount carry over to the new policy?	Yes <sup>3</sup>	Yes	Yes	Yes	Yes			Yes	Yes	Yes	
Will the accumulated ROPC/E benefit years carry over to the new policy?	Only for 2005 series ROP	No	No	No	No			No	No	No	
Can ROPC/E be added without evidence?	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	
Do ratings and exclusions carry over?	Yes	Yes	Yes	Yes	Yes			Yes	Yes	Yes	
Can Total Disability Waiver (TDW) be added without evidence?	Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)			Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)	Only if original policy included Disability Waiver (DW)	Only if on original policy
Can Owner Waiver (OW) be added without evidence?	n/a	n/a	n/a	n/a	Only if on original policy			n/a	n/a	Only if on original policy	

**Notes:**

- The Information provided above assumes no evidence is being submitted. If evidence is submitted, additional benefits may be added to the policy.
- If the original plan has a 2005 series ROPC/E it cannot convert to a T75 15 pay plan.
- Yes<sup>1</sup> = if a Group 2 illness was paid on the original policy, the face amount being converted is reduced by any partial benefit amount paid and an exclusion is applied for that condition. The partial benefit amount payable on the new plan is capped at \$50,000 per Group 2 illness.
- Yes<sup>2</sup> = the same as Yes<sup>1</sup> but any partial benefit amount paid does not reduce the face amount being converted.
- Yes<sup>3</sup> = ROP carried over is equal to the accumulated amount minus any partial benefit amount paid.