

## TOP 5 REASONS TO OFFER

# Sun Permanent Life

## 1 The **guaranteed return of premium on death optional benefit** is unique in the industry.

- It's available with the 15 and 20 pay plans for clients up to age 50.
- All premiums paid for the policy (including premiums for optional benefits) are included in the death benefit paid to the beneficiary.
- Once premiums are paid, the increase in death benefit is vested and guaranteed.

## 2 Sun Permanent Life offers competitive rates in key markets and four **guaranteed premium payment options**.

This includes three guaranteed limited pay options (10, 15 and 20 pay, as well as Life pay). They help you offer the best solution tailored to your Clients' unique needs.

## 3 In a world full of change, Sun Permanent Life comes with **guarantees** that can put Clients minds at ease.

- **Guaranteed cash values** are included on all Sun Permanent Life policies. They begin in policy year three.
- The **guaranteed death benefit** provides Clients with peace of mind and protection with insurance that's easy to understand and provides lifetime protection.
- The **guaranteed premium payment options** let Clients choose the premium plan that matches their protection needs.
- The unique **guaranteed return of premium on death benefit** gives Clients the opportunity for an increasing death benefit.

## 4 Sun Permanent Life allows Clients to access a **simple, easy-to-understand permanent life insurance solution** that provides lifetime protection.

## 5 Clients can custom design a plan that fits their needs by choosing from a comprehensive suite of **optional benefits**.

# Sun Permanent Life – Optional Benefits Summary

You can tailor Sun Permanent Life Insurance to help meet a Client's unique needs. Here are some of the optional benefits that Clients can have on their policies.

## ACCIDENTAL DEATH BENEFIT

- Issue ages: 0-65
- Pays an additional death benefit to the beneficiary if the insured person dies because of an accident.
- Adult coverage available up to the lesser of two times the policy face amount or \$1,000,000.

## BUSINESS VALUE PROTECTION BENEFIT (BVPB)

- Issue ages: 18-65
- Designed specifically for business owners and allows the purchase of additional insurance for the insured person at their attained age without providing medical evidence of insurability.
- Coverage limits: \$250,000 to \$2,500,000 across all Sun Life policies. Cumulative maximum equal to the lesser of \$10,000,000 or four times the option amount.

## CHILD TERM BENEFIT

- Term insurance for the children of the person insured under the base policy. This benefit provides coverage for the insured person's children and future children under their life insurance policy. Their children are covered until they turn 25.
- Coverage limits: \$10,000 to \$30,000

## GUARANTEED INSURABILITY BENEFIT

- Issue ages: 0-45
- Allows Clients to buy additional insurance protection without needing medical evidence of insurability.
- Coverage limits: \$20,000 to lesser of insurance amount, including the Term insurance benefit amount. This is up to a maximum of \$300,000 across all Sun Life policies.

## GUARANTEED RETURN OF PREMIUM ON DEATH (ROPD) BENEFIT

- Issue ages: 0-50
- Offers an increasing death benefit. Any premiums paid for the policy are included in the death benefit and paid to the beneficiary tax-free on the death of the insured person.
- Available with the 15 and 20 pay premium options

## OWNER WAIVER DEATH BENEFIT

- Issue ages: 18-60
- Maintains coverage if the owner of the policy dies between the policy anniversary nearest their 18th and 70th birthdays.
- If the owner insured under this benefit dies, we'll waive the premiums for the insurance amount and any optional benefits, along with the policy fee.

## OWNER WAIVER DISABILITY BENEFIT

- Issue ages: 18-55
- This benefit maintains life insurance coverage if the policy owner becomes disabled and isn't able to earn an income.
- We'll pay the premiums for Sun Permanent Life and any optional benefits to an annual maximum of \$50,000. This benefit is across all Sun Life policies.
- We'll continue to waive premiums for as long as the owner remains disabled.

## OWNER WAIVER DEATH AND DISABILITY BENEFIT

- Issue ages: 18-55
- Combines the coverages of Owner waiver death and Owner waiver disability benefits.
- When both benefits are purchased, we'll apply a discount to the benefit premium.

## TOTAL DISABILITY WAIVER BENEFIT (TDB)

- Issue ages: 0-55
- Maintains coverage if the insured person becomes totally disabled and is unable to earn an income.
- If the insured person under this benefit becomes disabled, we'll waive the premiums for the base insurance amount and any optional benefits, along with the policy fee.

**Want to know more about the features and benefits of Sun Permanent Life insurance?**

Contact the Sales Desk at 1-800-800-4786 or [salesdesk@sunlife.com](mailto:salesdesk@sunlife.com).



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