

# GO FOR LIFE

## SUN LIFE GO Simplified Term Life Insurance

It's life insurance where the monthly cost will stay the same for the first 10 years. You can choose how much you need, \$50,000, \$75,000 or \$100,000.

Go for this simplified term life insurance if you:

- Want to apply for up to \$100,000 of life insurance online in minutes
- Don't mind answering 3 simple health questions

Life's brighter under the sun

Sun Life Assurance Company of Canada is the insurer, and is a member of the Sun Life Financial group of companies.  
Sun Life Assurance Company of Canada is licensed to offer life and health insurance in all jurisdictions in Canada.



# GO FOR LIFE

## Who is this life insurance for?

This life insurance covers you. Anyone can apply for their own Sun Life Go Simplified Term Life Insurance if they would like protection too.

## How long are you covered?

You're insured for 10 years. Your life insurance can continue until age 85 or until we pay a claim as long as you make your monthly payments.

## Are there health questions?

There are only 3 health questions, go get a quote to see what they are.

## How much life insurance can you get?

You can choose \$50,000, \$75,000 or \$100,000.

## When would the life insurance start?

It would start the first day of the month following the day your application is approved. If you are not approved we will let you know.

## When a claim is paid, is tax taken off?

No. The benefit payment is tax free, the full amount will be paid.

## You can apply if...

You're 18 to 69 years old and live in Canada.

## How much does this cost?

Go for a quote at [sunlife.ca/goSI](http://sunlife.ca/goSI) to find out how much it costs.

Your monthly payments will depend on such things as:

- your age when you apply
- your gender
- if you smoke
- the amount of life insurance you want

Your payments are guaranteed not to go up for the first 10 years. After that, your premiums will go up each year.

## What should you know about the cost of life insurance?

The more information you provide about yourself, the less an insurer typically charges you for insurance. Sun Life Go Simplified Term Life only asks 3 questions about your health when you apply so the cost of this type of insurance is typically higher when compared to other life insurance that ask more health questions. If you are in good health, we encourage you to consider applying for a product that asks more health questions like term life insurance.

## What happens after the 10 year term?

When the term ends, your policy will automatically restart, the rates will go up significantly, and become a yearly policy. Your monthly payments will increase each year afterwards.

## Can you change your insurance amount?

You can apply for more life insurance by completing a new application. Your total amount of Sun Life Go Simplified Term Life Insurance cannot be more than \$100,000.

## Making a claim

The person making the claim must do so as soon as reasonably possible after the person covered by the policy passes away. To make a claim:

1. Call us at 1-800-669-7921. This number is also listed at the beginning of the insured person's policy. We'll send you a form to complete.
2. Fill out the form and mail it to us at the address listed on the form. Be sure to include any information we ask for to assess the claim. This will include proof that the insured person passed away while the policy was in effect.

## Some things to keep in mind:

Doctors may charge a fee to fill out certain forms. The person making the claim is responsible for covering any fees.

After we receive all the information we need, we'll assess the claim within 5 business days.

We'll pay within 30 business days after receiving proof required to assess the claim.

## Is there any reason your life insurance will not pay out?

If you take your own life within 2 years of the insurance taking effect, the claim won't be paid. All monthly payments paid to date will be refunded minus any fees. If you don't provide accurate information when you apply your insurance could be cancelled or claims could be denied.

## How do you make monthly life insurance payments?

By automatic transfers from your bank account, Visa or MasterCard.

## What is the living benefit?

It can provide a lump-sum payment up to 50% of your insurance amount. It is offered on a compassionate basis if you have a terminal illness and are not expected to live more than 24 months. It is not part of your policy and is subject to the living benefit program rules in effect at the time of your request with approval being at our discretion.

## How do you apply for the living benefit?

You can apply by calling 1-844-528-0583 and selecting option 4 for claims. You will need to provide medical information and your doctor will be contacted. If you are approved, your payment will be treated as a loan. We will reduce your death benefit by your loan amount plus interest.

## Can you cancel your life insurance?

You can cancel at any time by sending a written request to cancel by mail.

## Want to try this policy for 30 days for free?

You can. If you decide this life insurance is not right for you within 30 days of receiving your policy, you can cancel and we'll give your money back.



Ready to  
**GO**  
FOR LIFE?

1 Use the life insurance calculator at [sunlife.ca/gofindout](http://sunlife.ca/gofindout) to see how much insurance you need.

2 Go to [sunlife.ca/goSI](http://sunlife.ca/goSI) to apply online or to find out what your monthly payments would be.

3 Call 1-844-528-0583 if you have any questions.

Do you need help determining the right life insurance for your needs? Find an advisor near you: [sunlife.ca/findyouradvisor](http://sunlife.ca/findyouradvisor).

Sun  
Life Financial