



GO FOR LIFE

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.

SUN LIFE GO Term Life Insurance

It's life insurance where the monthly cost will stay the same for the first term of 10 or 20 years. You can choose how much you need, from \$100,000 up to \$1 million.

Go for this term life insurance if you:

- Want to apply for affordable life insurance online in minutes
- Are willing to answer some health questions to apply

Sun 
Life Financial

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Who is this life insurance for?

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

How long are you covered?

You're insured for the term you choose. 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?

Yes, there are some health questions. After submitting your application, you may need to provide some additional health information. Don't worry, it's easy and we'll get it all set up for you.

How much life insurance can you get?

You can choose \$100,000 up to \$1 million, in units of \$25,000.

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/goTerm 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
- whether you select a 10 or 20 year term
- the amount of life insurance you want

Your payments will be the same every month for the first 10 or 20 years – whichever you choose.

What happens after the 10 or 20 year term?

When the term ends, your policy will automatically restart for the same term length you chose originally. Your monthly payments will go up significantly and then they'll stay the same for the length of your new term.

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 Term Life Insurance cannot be more than \$1 million.

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 life 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, up to a maximum of \$250,000. 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 to see how much insurance you need.

2 Go to sunlife.ca/goTerm to apply online or to find out what your monthly payments would be.

3 Call 1-844-525-0583 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.

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