

Sun Life Go

Temporary Term Life Insurance

The following policy wording is provided solely for your convenience and reference. It is incomplete and reflects only some of the general provisions that may be found in some of our insurance policies. We periodically make changes to policy wording and therefore this incomplete sample may not duplicate the wording of any actual issued policy. It is not to be construed or interpreted in any manner as a contract or an offer to contract. The actual policy issued to any given client will govern that relationship.

Temporary insurance coverage is issued when you apply for any of the Sun Life Go term life insurance policies and is not a standalone policy.

Sun Life Assurance Company of Canada agrees to provide the benefits of this Temporary Term Life Insurance Policy numbers 140007, 140008 and 140009 (“this policy”) according to its terms and conditions.

In this document, you and your mean the owner of this policy. We, us, our, and the company mean Sun Life Assurance Company of Canada.

Sun Life Assurance Company of Canada is the insurer of this product, and is a member of the Sun Life group of companies.

Signed at Waterloo, Ontario

Dean A. Connor
President and Chief Executive Officer
Sun Life Assurance Company of Canada

Troy Krushel
Vice-President, Associate General Counsel
and Corporate Secretary
Sun Life Assurance Company of Canada

It's important that you read your entire policy carefully. It sets out the benefits payable and has exclusions and limitations. To help you understand insurance terms, refer to the explanations described under the heading, *Insurance terms*.

If you have any questions or require information on any of our other products or services, please contact us at:

Sun Life Assurance Company of Canada

P.O. Box 2001, Stn Waterloo
Waterloo ON N2J 0A3

1-800-669-7921

www.sunlife.ca

You requested this policy and any documents attached, or related to it, be in English. Vous avez expressément demandé que le présent contrat ainsi que tout document s'y rapportant soient rédigés en anglais.

What is temporary insurance?

This policy provides immediate insurance coverage until it ends as described under *When this policy ends (Termination)*.

This means if you die while we're underwriting your application and before the date we notify you of our underwriting decision we'll pay the death benefit subject to the *Conditions and Exclusions* provision in this policy.

Your estate will receive the death benefit from this temporary insurance unless you name a beneficiary. You will get a copy of the beneficiary form after you submit your application.

Please read the following to understand the coverage under this policy.

When this policy comes into effect

This policy comes into effect on the date you:

- a) submit an application for insurance, and
- b) provide the payment information.

A decision to accept or decline your application may take up to 90 days.

When this policy ends (Termination)

This policy automatically ends on the earliest of:

- a) the date the insurance applied for comes into effect,
- b) the date we notify you that your application for insurance has been declined,
- c) 30 days following the date of our request for information for the purpose of underwriting, if you have not responded to this request,
- d) 90 days following the date your application for insurance was submitted,
- e) the date you tell us in writing to cancel your application for insurance,
- f) the date you decline our offer of insurance or,
- g) the date we pay the death benefit.

Reduction of death benefit or coverage

If you've asked us to cancel an in force policy in this application and you die while we're underwriting this application and before your in force policy is cancelled, we will:

- a) pay any death benefit amount payable on the policy you've asked us to cancel, and
- b) reduce any amount payable under this policy by the amount payable under the policy you've asked us to cancel.

Conditions and exclusions

The application for insurance forms part of this policy. Insurance coverage is subject to conditions and exclusions set out below.

Amount we pay under this policy (Conditions)

If you are under age 69, the total amount of any death benefit payable under any Sun Life Go life insurance policies is the lesser of \$1,000,000 or the total amount of any death benefit applied for under this policy.

When we will not pay benefits under this policy (exclusions)

We will not pay the death benefit if:

- a) you take your own life, regardless of whether you have a mental illness or understand or intend the consequences of your action(s);
- b) on the date the application for Sun Life Go term life insurance was submitted, you:
 - i. were prevented from performing your usual activities or occupation, due to illness or injury, for a period exceeding two weeks,
 - ii. have or had any signs or symptoms associated with cancer within the last 12 months,
 - iii. had suffered a stroke or a heart attack within the last 12 months, or
 - iv. were confined to a hospital, nursing home, sanitarium, psychiatric facility or any other health-related facility in the last 45 days.

These exclusions expire 90 days following the date the application for Sun Life Go term life insurance was submitted.

When to make a claim

To make a claim, call us at the toll-free phone number 1-800-669-7921. We will send the appropriate form to be completed. The person making the claim must complete the form and give us the information we need to assess the claim, including proof that you died while this policy was in effect.

Physicians may charge a fee to complete certain forms. The person making the claim is responsible for any fee.

Before we pay a death benefit, we must verify your date of birth. If the date of birth on the application is incorrect, we'll adjust the death benefit to the amount that would have been payable based on the premiums paid and the correct date of birth.

Other information about your policy

Information about our contract with you

Your application for insurance and this policy make up our entire contract with you.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE

All of our obligations to you are contained in this policy. Any other document or oral statement does not form part of this contract. This policy or any part of this policy may not be amended or waived except by a written amendment signed by two authorized signing officers of the company.

Time limit for recovery of insurance money

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

Currency of this policy

All amounts of money referred to in this policy are in Canadian dollars.

Insurance terms

The following explanations describe insurance terms that may or may not apply to this policy.

Age	A person's age on their birthday nearest to a particular date. This is known as the age nearest. For example, a person's age at the policy date means their age on their birthday nearest to the policy date.
Beneficiary	The person or persons you name in writing to receive a death benefit.
Policy date	The start date of your insurance policy.
Premium	The amount you must pay to purchase and maintain an insurance policy.
Term insurance	A type of insurance that provides protection for a limited number of years.