

Sun Life Go

GUARANTEED LIFE INSURANCE



It's life insurance that lasts your lifetime. You can choose how much you need, from \$5,000 up to \$25,000. You're guaranteed to qualify regardless of your health.

Go for this guaranteed life insurance if you:

- › Want life insurance you can apply for online in minutes
- › Want to cover final expenses
- › Need insurance and you've had trouble qualifying for life insurance



Life's brighter under the sun

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Who is this life insurance for?

This insurance is for anyone who lives in Canada, looking for lifetime coverage. You can apply if you're between the ages of 30 and 74.

How long are you covered?

This policy never expires. You'll have life insurance as long as you live, providing you make your monthly payments.

Are there health questions?

No, you're automatically accepted.

How much life insurance can you get?

You can choose from \$5,000 to \$25,000. Buy in units of \$5,000.

When would the life insurance start?

It would start the day we receive your application.

How much does this cost?

Go for a quote at sunlife.ca/goGI to find out how much it costs. Your monthly payments will depend on:

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

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. You're not asked any health questions when you apply. Therefore, the cost of this type of insurance is typically higher when compared to other life insurance. If you're in good health, consider applying for another term life insurance product. One where you'll give more health information.

Why should I buy this life insurance?

There are two possible reasons to buy products like Sun Life Go Guaranteed Life Insurance:

1. To cover their funeral expenses
2. They have poor health and find it hard to qualify for life insurance

Something to consider

Life insurance provides you with a benefit for the unexpected. You may end up paying more than the actual death benefit that goes to your beneficiaries.

For example, you're age 48 and purchase \$25,000 of Sun Life Go Guaranteed Life Insurance for \$60 per month. By the time you reach age 82, you'll have paid more than your total death benefit. If your death happens before age 82 you'll have paid less for your death benefit.



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What happens after each year?

Your monthly payments stay the same for life. After you turn 95, you stop paying but keep your life insurance.

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 Guaranteed Life Insurance cannot be more than \$25,000. If you want to reduce your coverage, call us at 1-844-528-0583.

If Sun Life makes changes to the policy

We will give you 30 days written notice before we make any changes to your policy.

Making a claim

To make a claim:

- ▶ Call us at 1-800-669-7921 as soon as reasonably possible. This number is also listed at the beginning of the insured person's policy. We'll send you a form to complete.
- ▶ 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 don't provide accurate information when you apply, your insurance could be cancelled or claims could be denied.
- ▶ Within the first 2 years, if you die for any reason other than an accident, we will not pay the claim.
- ▶ Find more exclusions and limitations in the Sun Life Go Guaranteed Life Insurance sample policy, visit sunlife.ca/goGI.

What is the definition of an accident?

An accident is a bodily injury that occurs solely as a direct result of a violent, sudden and unexpected action from an outside source.

Is there any reason the insurance won't payout in the first 2 years?

If you die, and it's not an accidental death, we will not pay the claim. We'll refund the premiums paid, less any administrative fees. For example, if the death is directly or indirectly caused by or associated with the insured person:

- ▶ Operating a vehicle while their blood alcohol level is more than 80 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.
- ▶ Taking or attempting to take their own life. This is regardless of whether the insured person had a mental illness or understood or intended the consequences of their action(s).
- ▶ There are more exclusions and limitations, visit sunlife.ca/goGI and read the sample policy to see the full list.

How do you make monthly life insurance payments?

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



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What is a living benefit?

This is available to you if you become terminally ill and only have 24 months to live. The payout is up to a maximum of 50% of your insurance amount. Approval for the living benefit is subject to the program rules in effect at the time of your request. Approval is at our discretion. Upon approval of the situation and required documents, we will issue the payment. When we receive a death claim on this policy, we will deduct the living benefit payment plus interest from the original coverage amount. Your monthly payments will not change. To see if you're eligible please call us at **1-800-669-7921**.

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're approved, your payment will be treated as a loan. We will reduce your death benefit by your loan amount plus interest. This benefit is not available:

- ▶ Within the first 2 years of the policy.
- ▶ If the claimant is 85 years or older.

Can you cancel your life insurance?

You can cancel your policy at any time by mailing a written request to:

Sun Life Assurance Company of Canada
P.O. Box 2001, Stn Waterloo
Waterloo, ON N2J 0A3

What if this policy doesn't meet my requirements?

If your new policy is not what you expect, you can cancel it at any time with no obligations. Let us know within 30 days of issue and we'll refund your money.



Ready to go for life?

Call **1-844-528-0583** Monday to Friday 8 a.m. to 8 p.m. ET 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.



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