

Sun Critical Illness Insurance

The freedom to recover

Get the advantage of comprehensive critical illness coverage

Critical illness insurance (CII) is designed to provide you with a cash payment to use any way you choose if you are diagnosed with and survive an illness covered by your plan. This money can help you manage financial concerns and obligations, and protect your savings. That means you can concentrate on what's most important – recovering on your own terms. It helps fill a gap not covered by life insurance or disability insurance.

Product features																									
Adult plans	<ul style="list-style-type: none"> • Available between ages 20 and 65. • Coverage is available in amounts from \$50,000 to \$2 million. <p>Plan types:</p> <ul style="list-style-type: none"> • T10: Your coverage is automatically renewed at the end of each 10-year term, without the need to re-qualify. This plan provides coverage to the policy anniversary following your 75th birthday, or the earliest of: payment of the coverage amount, cancellation of your plan or death. • T75: Your premiums stay the same throughout the life of your plan. This plan provides coverage to the policy anniversary following your 75th birthday, or the earliest of: payment of the coverage amount, cancellation of your plan or death. • Lifetime (T100): Your premiums stay the same throughout the life of your plan. This plan provides lifetime coverage, and is considered to be paid up at age 100, with no further premiums due. Coverage ends at the earliest of: payment of the coverage amount, cancellation of your plan or death. 																								
Child plans	<ul style="list-style-type: none"> • Available between ages 2 and 19. • Coverage is available in amounts from \$50,000 to \$250,000. • In certain circumstances, coverage amounts up to \$500,000 will be considered. • Plan types available: T10, T75, or T100 																								
Covered illnesses																									
Full payout	<p>If you are diagnosed with any of the illnesses or conditions listed below and survive for at least 30 days, 100% of your coverage amount will be paid, minus any partial payments that have already been made.</p> <table border="0"> <tr> <td>• Cancer</td> <td>• Coma</td> <td>• Benign brain tumor</td> </tr> <tr> <td>• Heart attack</td> <td>• Loss of speech</td> <td>• Paralysis</td> </tr> <tr> <td>• Stroke</td> <td>• Kidney failure</td> <td>• Loss of limbs</td> </tr> <tr> <td>• Coronary artery bypass surgery</td> <td>• Major organ failure requiring transplant</td> <td>• Severe burns</td> </tr> <tr> <td>• Aplastic anemia</td> <td>• Major organ transplant waiting list</td> <td>• Multiple sclerosis</td> </tr> <tr> <td>• Bacterial meningitis</td> <td>• Blindness</td> <td>• Alzheimer's disease</td> </tr> <tr> <td>• Aortic surgery</td> <td>• Deafness</td> <td>• Parkinson's disease</td> </tr> <tr> <td>• Heart valve replacement</td> <td>• Occupational HIV</td> <td>• ALS and other motor neuron diseases</td> </tr> </table>	• Cancer	• Coma	• Benign brain tumor	• Heart attack	• Loss of speech	• Paralysis	• Stroke	• Kidney failure	• Loss of limbs	• Coronary artery bypass surgery	• Major organ failure requiring transplant	• Severe burns	• Aplastic anemia	• Major organ transplant waiting list	• Multiple sclerosis	• Bacterial meningitis	• Blindness	• Alzheimer's disease	• Aortic surgery	• Deafness	• Parkinson's disease	• Heart valve replacement	• Occupational HIV	• ALS and other motor neuron diseases
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Partial payout	<p>The following 4 illnesses are eligible for a partial payment of 10% of your coverage amount, up to a maximum of \$50,000. You can claim once per illness.</p> <table border="0"> <tr> <td>• Cancer – ductal carcinoma in situ of the breast</td> <td>• Cancer – stage 1A malignant melanoma</td> </tr> <tr> <td>• Cancer – stage T1A or T1B prostate cancer</td> <td>• Coronary angioplasty</td> </tr> </table> <p>You can still make a claim for any of the 24 full payout illnesses and conditions. The coverage amount will be reduced by any partial payments that have already been made.</p>	• Cancer – ductal carcinoma in situ of the breast	• Cancer – stage 1A malignant melanoma	• Cancer – stage T1A or T1B prostate cancer	• Coronary angioplasty																				
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Covered illnesses *continued*

Childhood illnesses and conditions	<p>CII policies for children cover all of the above illnesses and conditions in addition to 5 childhood illnesses and conditions listed below.</p> <ul style="list-style-type: none"> • Cerebral palsy • Cystic fibrosis • Type 1 diabetes mellitus • Congenital heart disease • Muscular dystrophy <p>Coverage for childhood illnesses and conditions ends at age 24.</p>
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Optional benefits

Return of premium on death benefit	<p>If you die while your policy is in effect and you have not made a claim, your beneficiary will receive 100% of the returnable premiums* you paid into your policy.</p> <p>* The returnable premium amount is the total of all premiums paid for this policy minus any premiums paid for the automatic increase benefit, if included in this policy. The returnable premium amount is reduced by any unpaid premiums plus interest, and any partial payments made.</p>
Return of premium on cancellation / expiry benefit	<ul style="list-style-type: none"> • Return of premium on cancellation or expiry is offered on T10 and T75 plans. • Return of premium on cancellation is offered on T100 plans. T100 does not expire. <p>Cancellation: With the return of premium on cancellation option, if you have not made a claim, you can cancel your policy and receive 100% of the returnable premiums you paid into your policy.</p> <p>There are 3 options:</p> <ul style="list-style-type: none"> • 15-year cancellation option – allows for a return of premium if you cancel your policy on or after your 15th policy anniversary. • Age 65 cancellation option – allows for a return of premium if you cancel your policy on or after the policy anniversary following your 65th birthday. • Child plan – allows for a return of premium if you cancel your child’s policy on or after the policy anniversary following your child’s 35th birthday. <p>Expiry (T10 and T75 only): With the return of premium on expiry option, if you have not made a claim or cancelled your policy, you will receive 100% of the returnable premiums when your policy expires (ends).</p> <ul style="list-style-type: none"> • Your policy expires on the policy anniversary following your 75th birthday.
Disability waiver benefit	<p>If you become totally disabled for 6 months or more and unable to earn an income, we will waive your premium payments. Your coverage will remain in place. Available on adult plans only.</p>
Automatic increase benefit	<p>You can choose to increase your coverage amount by 25% or 50% at year 5 and year 10 without submitting new medical evidence. Premium increases are guaranteed at issue but will be based on your age at the time of each increase. Available on adult plans only.</p>

Other information

Conversions	<p>You have the option to change your T10 plan to a T75 plan, without providing new medical evidence. You may do this up until the policy anniversary following your 65th birthday.</p>
Interim or temporary insurance	<p>When you provide payment for the first month’s premium at the time of application, you may have immediate coverage (up to a maximum of \$500,000) for up to 90 days or until a decision has been made on your application, whichever is earliest. Interim insurance covers only the illnesses and medical conditions defined in your Sun Critical Illness Insurance policy.</p>
Access to Best Doctors®, an international medical referral network	<p>Best Doctors services can help guide you through the maze of medical information and health care choices, so that you can make informed decisions about your health care.</p> <ul style="list-style-type: none"> • It is available if you suspect you have a covered critical illness or if you suffer from major trauma. • A one-time use of Best Doctors service is also available at no charge to an immediate family member (spouse, child, parent or sibling) over and above your access to Best Doctors. • Access to the Best Doctors service is not a guaranteed benefit within your policy. It may be altered or withdrawn at any time.

The premium you pay will be determined by the coverage amount as well as certain factors including age, gender, health and lifestyle. Premiums are determined when you purchase the policy, so you will know what your future payments will be.

This product is issued by Sun Life Assurance Company of Canada.