

# SUN Fit and Well Advantage 15

Make a bright choice with **SUN Fit and Well Advantage 15**, a wellness product that helps you maintain a healthy lifestyle and offers life and critical illness insurance with anticipated endowments, that primarily addresses your need for:

- Income Continuation
- Education
- Save for Life Milestones
- Estate Preservation
- Retirement
- ☒ Health Protection
- Investment

**SUN Fit and Well Advantage 15** lets you enjoy these benefits:

## HEALTH AND WELLNESS BENEFITS

Enjoy special access and privileges to various wellness activities that will help you stay fit and healthy.

## CRITICAL ILLNESS COVERAGE

This offers critical illness benefit to shield you from financial burden caused by any of the 114 covered critical illness conditions, additional cash benefit upon first diagnosis of any covered specific cancer condition, and additional benefits to cover expenses related to home recovery and palliative care.

## GUARANTEED CASH BENEFITS

As early as age 65, you may advance 5% of your policy's Face Amount for 8 consecutive years. This gives you a steady income stream that you can rely on during your golden years.

## LIFE INSURANCE PROTECTION

Secure your loved ones' future with guaranteed life insurance protection equivalent to the policy's Face Amount less any previous amount paid for Minor Critical Illness Benefit and/or cash benefits. You may also enhance your benefits with the addition of riders or supplements which provide protection for contingencies such as accidental death, disability and illnesses.

## SPECIAL BONUS AND DIVIDEND EARNINGS

Be rewarded with a special bonus at the end of the premium paying period, and annual dividend earnings thereafter which you may opt to get in cash or leave with Sun Life to accumulate.

## LIMITED PAYMENT PERIOD

Pay your premiums for 15 years via Annual, Semi-Annual, or Quarterly mode, whichever is more convenient to you. Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.

Note: Benefits indicated above are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract.

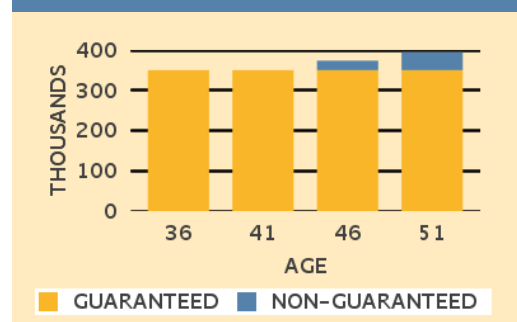
## PRIMARY BENEFITS (BASIC PLAN)

FACE AMOUNT	350,000.00
INITIAL LIFE INSURANCE COVERAGE <sup>1</sup>	350,000.00
SPECIFIC CANCER BOOSTER BENEFIT	175,000.00
GUARANTEED CASH BENEFIT	17,500.00
HOSPITAL INCOME BENEFIT <sup>2</sup>	437.50
POST HOSPITALIZATION BENEFIT	5,000.00
HOME RECOVERY BENEFIT	218.75
PALLIATIVE CARE BENEFIT	35,000.00

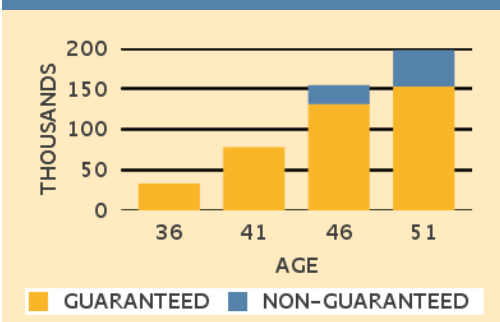
## SUPPLEMENTARY BENEFITS

TOTAL DISABILITY BENEFIT (TDB)	
HOSPITAL INCOME BENEFIT <sup>4</sup> (HIB)	1,000.00

## DEATH BENEFIT<sup>3</sup>



## LIVING BENEFIT<sup>3</sup>



<sup>1</sup>Initial Life Insurance Coverage may be reduced by Minor Critical Illness Benefit or any Guaranteed Cash Benefit / Anticipated Endowment that may have been previously paid to the client.

<sup>2</sup>This benefit is part of the basic plan and provides daily hospital income for confinement related to a covered critical illness. Additional daily hospital income will be provided if client will be confined in an Intensive Care Unit/Critical Care Unit.

<sup>3</sup>The values are computed based on 3.60% dividend accumulation rate which is subject to change and is not guaranteed by Sun Life. The values are also based on the assumption that guaranteed cash benefits are being paid out.

<sup>4</sup>This is an optional rider that provides fixed daily income for hospital confinement due to covered sickness or injury.

This is for information purposes only and is not a contract of insurance. For more information on the above benefits and additional details, please refer to the product proposal attached herein.

# Life Insurance Proposal

In the Philippines, insurance products are being offered through Sun Life of Canada (Philippines), Inc., a member of the Sun Life group of companies. In this proposal, *you* and *your* refer to the policy owner while *we*, *us*, *our* and *the Company* refer to Sun Life of Canada (Philippines), Inc.

## Proposal Information

On the Life of : GIRL CLIENT

Age Last Birthday : 31 (Female)

Currency : Philippine Peso

Basic Plan	Original Face Amount	Annual Premium
<b>SUN Fit and Well Advantage 15 - Non-Smoker</b>	Ps 350,000.00	Ps 14,721.00
<b>Supplementary Benefits</b>		
Total Disability Benefit (Waiver of Premium)		Ps 318.50
Hospital Income Benefit <sup>^^</sup>	Ps 1,000.00/ day	Ps 2,500.00
Class: Standard	<b>Total Annual Premium</b>	<b>Ps 17,539.50</b>
	<b>or Semi-Annual Premium</b>	<b>Ps 9,295.94</b>

<sup>^^</sup>HIB premium payment terminates at attained age 60.

Please refer to **Important Illustration Notes** page for more information.

Health insurance products (basic and riders) provide you the right to Cooling-Off Period for 15 days from receipt of corresponding policy document. If you opted for an electronic policy contract, the right to Cooling-Off period is 20 days from the date the corresponding policy document was electronically transmitted to you.

While we have made every effort to ensure accuracy, errors and omissions may have occurred in the preparation of this proposal. For more information on the dividends and the special paid-up bonus, please refer to the Dividend/Special Paid-up Bonus Information page. Should there be any discrepancy between the statement(s) contained in this proposal and the insurance policy contract, the provisions of the insurance policy contract will prevail.

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Branch : HYPERION TREE

Date : 20 July 2021  
Attachment : Dividend Accumulation Option

*This is only an illustration, not a contract of insurance.*



## Important Illustration Notes

The following caveats shall apply to the succeeding pages of this proposal illustration:

- (i) The succeeding tables are only summary illustrations of the benefits of your policy. You should refer to your advisor or the Company for more information or, if appropriate, a more detailed proposal.
- (ii) The illustration assumes that all premiums are paid in full when due and you will have no loans/advances on the policy.
- (iii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- (iv) Special Paid-up Bonus may be allotted only in the first 15 years from date of issue of the policy and shall be accumulated, credited and available for withdrawal at the end of the 15th policy year.
- (v) Dividends may be earned starting from the 16th policy year.
- (vi) Anticipated endowment benefits equivalent to 8 annual payments of 5% of the Original Face Amount are payable on the policy anniversary following the life insured's 65th birthday.
- (vii) Under the Summary of Benefits, there are two scenarios illustrated:
  - (1) Based on current dividend scale/special paid-up bonus scale and current accumulation rate; and
  - (2) Based on interest rate which is 50 basis points lower than the current interest rate used for computing the annual dividends/special paid-up bonus and accumulation rate which is 50 basis points lower than the current accumulation rate.
- (viii) You can leave the amount of projected dividends/special paid-up bonus and/or endowment benefits to accumulate with the Company at an accumulation rate, which will change from time to time. The accumulation rates used to illustrate the effect of accumulation are currently 3.60% and 3.10% per annum. These rates are not guaranteed.
- (ix) The Original Face Amount is the face amount on the date the policy comes into force.
- (x) This is a long term insurance product. Inflation over the years may reduce the ability of the policy's coverage to offset a potential loss in the future.

The scale of dividends/special paid-up bonus and accumulation rates, however, are likely to change during your policy's lifetime. As the changes will affect the figures, we prepared this proposal for information purposes only, to demonstrate the features of the recommended policy. This does not form part of any policy that may be issued. It is neither an estimate nor a guarantee of the future policy performance.

## Hospital Income Benefit

Once life insured is confined in the Hospital, as a result of Injury or Sickness, on the recommendation of a Physician as an in-patient, you will receive Ps 1,000.00\* as Daily Hospital Income. Such Hospital Confinement must occur before the earlier of the policy anniversary on or following the life insured's 60th birthday and the maturity date of the policy.

Hospital Confinement due to Sickness must be for a minimum of three (3) days before we pay the Daily Hospital Income benefit from the first day of hospitalization. If due to Injury, the waiting period will not apply, in which case, we will pay the benefit beginning on the first day of Hospital Confinement.

We will pay twice the amount of Hospital Income Benefit if: (a) the life insured is confined in the Intensive Care Unit of the Hospital due to Injury or Sickness; or (b) the Sickness which results in Hospital Confinement of the life insured is classified as a Dread Disease.

The covered Dread Diseases include only the following:

- |                               |                            |                                  |
|-------------------------------|----------------------------|----------------------------------|
| 1. Acute Heart Attack         | 5. End Stage Renal Disease | 9. Poliomyelitis                 |
| 2. Chronic Liver Disease      | 6. Invasive Cancer         | 10. Progressive Muscular Atrophy |
| 3. Dissecting Aortic Aneurysm | 7. Major Organ Transplant  | (PMA)                            |
| 4. End Stage Lung Disease     | 8. Multiple Sclerosis      | 11. Stroke                       |

In case Hospital Confinement simultaneously qualifies the life insured for both Intensive Care and the Dread Disease, we will pay for only one with the greater benefit amount.

We will pay the benefit during the continuance of the Hospital Confinement up to a maximum of 1,000 days.

If the benefits have become payable and the life insured is again confined to a Hospital due to the same or related Injury or Sickness, the subsequent period of Hospital Confinement will be considered a continuation of the prior period. Benefits will commence on the first day of such Hospital Confinement for an Injury or Sickness and the total combined Hospital Confinement will be subject to the 1,000 days maximum period.

During the first 12 months from the effective date of this benefit or date of last reinstatement, we will provide no benefits for Hospital Confinement resulting from Injury or Sickness for which the life insured received medical advice or treatment or medication within 12 months prior to the effective date of this benefit or last reinstatement.

If the life insured has several policies with Hospital Income Benefit with us, the aggregate maximum of daily hospital income is Ps 10,000.

We will not pay any benefit for Hospital Confinement of the life insured caused by or resulting from any of the following: (a) attempted suicide or self-inflicted injury while sane or insane; (b) war declared or undeclared, insurrection, riots, civil commotion or any hostile action of armed forces; (c) abuse of drug or alcohol; (d) committing or attempting to commit a criminal offense; (e) nervous or mental disorder; (f) pregnancy, childbirth, miscarriage or abortion or complication of any of these; (g) congenital deformities and defects; (h) routine physical check-up and rest cures; (i) cosmetic or plastic surgery, except as a result of Injury and recommended by a Physician; and (j) any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutations, derivation or variations thereof.

Note: This benefit automatically renews every year with premiums at issue age rates. We may change the premium rate of this benefit from time to time but not more than once a year, subject to the approval of the Insurance Commission. We will advise you by written notice as to new premium rate prior to the renewal year.

**The above information is intended as a general summary and for reference only. Please refer to the contract for the detailed description of the terms, conditions, limitations and exclusions of the above rider.**

\*The HIB Face Amount will be subject to Financial Underwriting.

SUN Fit and Well Advantage 15 is a stand-alone, participating life and critical illness insurance plan with savings and protection components and provides coverage for death and critical illness until age 100 of the insured. The policy terminates upon death or claim of a total of 100% of the Original Face Amount resulting from a combination of endowment benefits, minor and major critical illness conditions and after applicable payment of other benefits involving hospital confinement.

The benefits payable are:

- |                         |   |   |
|-------------------------|---|---|
| Major Critical Illness  | - | 100% of Original Face Amount if the life insured is diagnosed, while living, to have any of the 64 major critical illnesses, and where applicable, has undergone any of the specified surgeries, less any payment made for:<br>1) any of the minor critical illness; and/or<br>2) anticipated endowment benefit payouts, if any.  |
| Minor Critical Illness  | - | 20% of Original Face Amount or Ps 1,000,000 whichever is lower, if the life insured is diagnosed, while living, to have any of the 34 minor critical illnesses, and where applicable, undergone any of the specified surgeries.<br>10% of Original Face Amount or Ps 400,000 whichever is lower, if the life insured, while living, has undergone Angioplasty or other invasive treatment for coronary artery disease for the first time. This benefit is payable only once.<br>The life insured may file up to three (3) minor critical illness claim for as long as each arises from a different group of minor critical illness, provided that if the first two (2) claims are other than angioplasty or other invasive treatment for coronary artery disease, the third claim will just be 10% of the Original Face Amount subject to the limits stated above per minor critical illness claim. |
| Specific Cancer Booster | - | 50% of Original Face Amount, in addition to the critical illness benefit, if the life insured is diagnosed for the first time, while living, to have any of the 16 specific cancer conditions. This benefit is payable only once.   |
| Death Benefit           | - | 100% of the Original Face Amount upon the death of the life insured less any payment made for:<br>1) any of the minor critical illness; and/or<br>2) anticipated endowment benefit payouts, if any.   |

## Critical Illness

If the life insured has been diagnosed, while living, to have contracted any one or more from the different groups of the following Critical Illnesses as listed and/or has undergone any of the specified surgeries, then you will receive a percentage of Ps 350,000. Percentage will be based on the following: 20% for Minor CI, 10% for Angioplasty Benefit and 100% for Major CI less any Minor CI, Angioplasty and Anticipated Endowment Benefits, subject to applicable provisions. The diagnosis of any Critical Illness must occur more than 90 days after the date the policy comes into force.

The list of Critical Illnesses and those requiring surgery include:

<i>Groups</i>	<i>Major Critical Illness</i>	<i>Minor Critical Illness</i>
1. Heart Related	1. Acute Heart attack 2. Coronary Artery Bypass Surgery 3. Dissecting Aortic Aneurysm 4. Replacement of heart Valve 5. Surgery for Disease of the Aorta (Aorta Surgery) 6. Cardiomyopathy 7. Eisenmenger's Syndrome 8. Idiopathic Pulmonary Arterial Hypertension 9. Severe Infective Endocarditis	1. Cardiac Pacemaker Insertion 2. Cardiac Defibrillator Insertion 3. Angioplasty and Other Invasive Treatment for Coronary Artery Disease
2. Cancer Related	10. Invasive Cancer 11. Cerebral Metastasis	4-16. Carcinoma-in-situ of the following sites: Breast, uterus, fallopian tube, vulva, vagina, cervix uteri, colon, rectum, penis, testis, lung, stomach or nasopharynx. (13 organs) 17. Early Prostate cancer 18. Early Thyroid Cancer 19. Early Bladder Cancer 20. Early Ovarian cancer 21. Early Chronic Lymphocytic Leukemia
3. Liver Related	12. End Stage Liver Failure 13. Fulminant Hepatitis	N/A
4. Kidney Related	14. Medullary Cystic Disease 15. End Stage Renal Disease 16. Systemic Lupus Erythematosus (S.L.E.) with Lupus Nephritis	22. Surgical Removal of One Kidney 23. Chronic Kidney Disease
5. Lung Related	17. End Stage Lung Disease	24. Insertion of a Vena-caval filter

<i>Groups</i>	<i>Major Critical Illness</i>	<i>Minor Critical Illness</i>
6. Neurological Related	18. Stroke 19. Alzheimer's Disease 20. Parkinson's Disease 21. Amyotrophic Lateral Sclerosis (ALS) 22. Progressive Bulbar Palsy (PBP) 23. Progressive Muscular Atrophy (PMA) 24. Progressive Supranuclear Palsy 25. Guillain-Barre Syndrome 26. Motor Neuron Disease 27. Multiple sclerosis 28. Bacterial Meningitis 29. Benign Brain Tumor 30. Coma 31. Major head trauma 32. Brain Surgery 33. Meningeal Tuberculosis 34. Encephalitis 35. Apallic Syndrome 36. Muscular Dystrophy 37. Creutzfeldt-Jacob Disease (CJD) 38. Severe Myasthenia Gravis 39. Paralysis 40. Hemiplegia	25. Cerebral Shunt Insertion 26. Cerebral Aneurysm Surgery 27. Moderately Severe Alzheimer's Disease 28. Moderately Severe Parkinson's Disease
7. Gastrointestinal Related	41. Severe Crohn's Disease 42. Severe Ulcerative Colitis 43. Acute Necrohemorrhagic Pancreatitis 44. Chronic Relapsing Pancreatitis	N/A
8. Blood Related	45. Aplastic Anaemia 46. Occupational Acquired HIV	N/A
9. Others	47. Deafness 48. Loss of Limbs 49. Total Blindness 50. Loss of Speech 51. Major Burns 52. Major Organ Transplant 53. Terminal Illness 54. Amputation due to Diabetic Complication 55. Elephantiasis 56. Poliomyelitis 57. Severe Rheumatoid Arthritis 58. Ebola 59. Surgery for Idiopathic Scoliosis 60. Necrotizing Fasciitis 61. Loss of Independent Existence 62. Chronic Adrenal Insufficiency 63. Progressive Scleroderma 64. Pheochromocytoma	N/A



<i>Groups</i>	<i>Major Critical Illness</i>	<i>Minor Critical Illness</i>
10. Child conditions	N/A	1. Dengue Hemorrhagic Fever (Grades III and IV) 2. Hemophilia A and Hemophilia B 3. Insulin Dependent Diabetes Mellitus 4. Kawasaki Disease 5. Osteogenesis Imperfecta 6. Rheumatic Fever with Valvular Impairment

If the life insured has been diagnosed, while living, to have contracted any one of the 16 specific cancer conditions, an additional 50% of the Original Face Amount will be paid out as Specific Cancer Booster Benefit.

Specific cancer conditions covered under this benefit are as follows:

<i>Child Specific Cancers</i>	<i>Adult Specific Cancers- Male</i>	<i>Adult Specific Cancers- Female</i>
1. Acute Lymphocytic Leukemia (ALL) 2. Burkitt Lymphoma 3. Retinoblastoma 4. Pediatric malignant brain tumors 5. Osteosarcoma	1. Lung Cancer 2. Liver Cancer 3. Colon Cancer 4. Rectum Cancer 5. Stomach Cancer 6. Pancreatic Cancer 7. Prostate Cancer 8. Testicular Cancer	1. Lung Cancer 2. Liver Cancer 3. Colon Cancer 4. Rectum Cancer 5. Stomach Cancer 6. Pancreatic Cancer 7. Breast Cancer 8. Cervix Uteri Cancer 9. Ovarian Cancer

The diagnosis must occur before the insured's 100th birthday except for some Critical Illnesses where coverage will terminate earlier.

Coverage for this procedure(s)/ condition(s) is until policy anniversary on or following the life insured's 85th birthday:

<i>Major Critical Illness</i>	<i>Minor Critical Illness</i>
a. Alzheimer's Disease b. Parkinson's Disease c. Apallic Syndrome d. Amputation due to Diabetic Complication e. Loss of Independent Existence	a. Angioplasty and Other Invasive Treatment for Coronary Artery Disease b. Moderately Severe Alzheimer's Disease c. Moderately Severe Parkinson's Disease



Coverage for this procedure(s)/ condition(s) is until policy anniversary on or following the life insured's 17th birthday:

<i>Minor Critical Illness</i>	<i>Child Specific Cancers</i>
a. Dengue Hemorrhagic Fever (Grades III and IV) b. Hemophilia A and Hemophilia B c. Insulin Dependent Diabetes Mellitus d. Kawasaki Disease e. Osteogenesis Imperfecta f. Rheumatic Fever with Valvular Impairment	a. Acute Lymphocytic Leukemia (ALL) b. Burkitt Lymphoma c. Retinoblastoma d. Pediatric malignant brain tumors e. Osteosarcoma

In the event that a Major Critical Illness concurs with a Minor Critical Illness and a claim for each is filed, only the claim for the Major Critical Illness will be processed, and the total amount of benefit payable shall be limited to the Original Face Amount.

We will not pay for claims arising from any of the following: (a) any Critical Illnesses which are diagnosed within 90 days from date the policy comes into force or its last reinstatement, whichever is later; (b) pre-existing or recurring critical illnesses which are diagnosed or for which the life insured contracted or undergone surgery prior to the date the policy comes into force or date of last reinstatement, whichever is later; (c) congenital abnormalities; (d) Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, derivation or variations thereof, except for Occupational Acquired HIV; (e) attempted suicide or self-inflicted injury while sane or insane; (f) taking or absorbing, accidentally or otherwise, any intoxicating liquor, sedative or poison drug, narcotic or medicine, except as prescribed by a Doctor; (g) inhaling any gas or fumes, except if the inhalation is accidental AND in the course of duty; and (h) any illness not specified above.

For purposes of exclusion b) above, pre-existing critical illness means any illness: (a) which existed or was existing; or (b) the cause of which existed or was existing; or (c) where the life insured had knowledge, received treatment or medical consultation of the disease; or (d) where any laboratory test or investigation showed the likely presence of the illness; prior to the date of issue of the policy, or date of last reinstatement, whichever is later.

## Benefits Involving Hospital Confinement

In addition to the critical illness benefits, SUN Fit and Well Advantage 15 provides the following other benefits involving hospital confinement:

- |   |   |   |
|---|---|---|
| Hospital Income Benefit                               | - | Daily Hospital Income of 0.125% of Original Face Amount if the life insured is diagnosed as suffering from any Critical Illnesses resulting in hospital confinement, subject to a maximum of Ps 18,750 per day. We will pay twice the amount of daily Hospital Income if such hospital confinement is in the Intensive Care Unit. This benefit is subject to maximum of 90 days hospital confinement for Critical Illness under the same group and only up to 4 groups of Critical Illness. |
| Post Hospitalization Benefit                          | - | Fixed lump sum amount of Ps 5,000 following hospital discharge. This benefit is subject to a maximum of one payment for hospital confinement due to Critical Illness under the same group and only up to 4 groups of Critical Illness.  |
| Home Recovery Benefit                                 | - | Fixed lump sum amount of 50% * Daily Hospital Income * length of hospital confinement, following hospital discharge. This benefit is subject to maximum of 90 days hospital confinement for Critical Illness under the same group and only up to 4 groups of Critical Illness.  |
| Palliative Care Benefit                               | - | 10% of Original Face Amount following discharge from the hospital, if within six months following first diagnosis of the major critical illness resulting in Hospital Confinement, the life insured is also diagnosed to be terminally ill with a life expectancy of 6 months or less.  |
| Additional Benefit Related to Specific Cancer Booster | - | Following hospital discharge and if the life insured is qualified for the Specific Cancer Booster Benefit, we will pay additional 50% of Hospital Income, Post Hospitalization, Home Recovery, and/or Palliative Care Benefits.   |

Hospital confinement must be due to major critical illness, minor critical illness or specific cancer condition and must occur within 90 days following the first diagnosis of the critical illness and / or specific cancer. Such hospital confinement must occur before the policy anniversary on or following the life insured's 75th birthday.

The life insured must be alive upon discharge from the hospital to become eligible for Post Hospitalization, Home Recovery and Palliative Care benefits.

Note: Benefits indicated above are subject to the specific guidelines set by the Company and the actual provisions of the insurance policy contract.

### Summary of Benefits (Accumulated Endowment Benefit)

End of Year	Att Age	Cumulative Basic Premiums Paid	Guaranteed Death Benefit	Guaranteed Cash Value	Scenario 1 Current Dividend/Special Paid-up Bonus Scale Accumulation Rate at 3.60%				
					Accumulated Endowment Benefit	Illustrative Accumulated Dividend	Illustrative Accum. Special Paid-up Bonus	Total Living Benefit	Total Death Benefit
8	39	117,768	350,000	59,234				59,234	350,000
10	41	147,210	350,000	77,959				77,959	350,000
12	43	176,652	350,000	98,067				98,067	350,000
14	45	206,094	350,000	119,651				119,651	350,000
16	47	220,815	350,000	135,163		2,994	24,432	162,589	377,426
18	49	220,815	350,000	143,728		9,495	26,222	179,445	385,717
20	51	220,815	350,000	152,733		16,725	28,144	197,602	394,869
22	53	220,815	350,000	162,131		24,744	30,207	217,082	404,951
24	55	220,815	350,000	171,847		33,612	32,421	237,880	416,033
34	65	220,815	332,500	210,550	17,500	92,959	46,177	367,186	489,136
***									
34	65	220,815	332,500	210,550	17,500	92,959	46,177	367,186	489,136
39	70	220,815	245,000	161,802	114,916	129,727	55,109	461,554	544,752
44	75	220,815	210,000	140,725	176,763	169,149	65,769	552,406	621,681

End of Year	Att Age	Cumulative Basic Premiums Paid	Guaranteed Death Benefit	Guaranteed Cash Value	Scenario 2 Low Dividend/Special Paid-up Bonus Scale Accumulation Rate at 3.10%				
					Accumulated Endowment Benefit	Illustrative Accumulated Dividend	Illustrative Accum. Special Paid-up Bonus	Total Living Benefit	Total Death Benefit
8	39	117,768	350,000	59,234				59,234	350,000
10	41	147,210	350,000	77,959				77,959	350,000
12	43	176,652	350,000	98,067				98,067	350,000
14	45	206,094	350,000	119,651				119,651	350,000
16	47	220,815	350,000	135,163		1,885	14,973	152,021	366,858
18	49	220,815	350,000	143,728		5,949	15,916	165,593	371,865
20	51	220,815	350,000	152,733		10,428	16,918	180,079	377,346
22	53	220,815	350,000	162,131		15,351	17,983	195,465	383,334
24	55	220,815	350,000	171,847		20,748	19,116	211,711	389,864
37	68	220,815	280,000	182,798	73,323	68,437	28,428	352,986	450,188
***									
34	65	220,815	332,500	210,550	17,500	55,913	25,940	309,903	431,853
39	70	220,815	245,000	161,802	113,482	76,838	30,218	382,340	465,538
44	75	220,815	210,000	140,725	171,148	98,439	35,202	445,514	514,789

Guaranteed Death Benefit, Guaranteed Cash Value, Dividends and Special Paid-up Bonus will be reduced by any payment of minor CI benefit.

Total Living Benefit is the sum of Guaranteed Cash Value, Accumulated Endowment Benefit, Illustrative Accumulated Dividends and Accumulated Special Paid-up Bonus.

Total Death Benefit is the sum of Guaranteed Death Benefit, Accumulated Endowment Benefit, Illustrative Accumulated Dividends and Accumulated Special Paid-up Bonus.

The Accumulated Endowment Benefit will be payable in accordance with the hierarchy of beneficiaries as stated in the contract.

You should only apply for this product if you intend to pay the regular premium for the whole duration of your chosen payment term. Should you terminate the policy early, you may suffer a loss as illustrated above.

The figures shown herein are based on assumptions in the accompanying first page of this proposal.

*This is only an illustration, not a contract of insurance.*

**Benefit Illustration**  
**Accumulated Endowment Benefit**  
**(Dividend and Special Paid-up Bonus Accumulation Option)**  
**Current Dividend/Special Paid-up Bonus Scale**  
**Accumulation Rate At 3.60%**

Dur	Cumulative Basic Premiums Paid	Guaranteed Cash Value	Guaranteed Endowment Benefit	Accumulated Endowment Benefit	Illustrative Cash Dividend	Illustrative Accumulated Dividend	Illustrative Accum. Special Paid-up Bonus	Total Living Benefit	Total Death Benefit
1	14,721								350,000
2	29,442	2,597						2,597	350,000
3	44,163	13,542						13,542	350,000
4	58,884	23,188						23,188	350,000
5	73,605	33,184						33,184	350,000
6	88,326	41,811						41,811	350,000
7	103,047	50,369						50,369	350,000
8	117,768	59,234						59,234	350,000
9	132,489	68,429						68,429	350,000
10	147,210	77,959						77,959	350,000
11	161,931	87,833						87,833	350,000
12	176,652	98,067						98,067	350,000
13	191,373	108,665						108,665	350,000
14	206,094	119,651						119,651	350,000
15	220,815	131,033					23,583	154,616	373,583
16	220,815	135,163			2,994	2,994	24,432	162,589	377,426
17	220,815	139,388			3,055	6,157	25,311	170,856	381,468
18	220,815	143,728			3,116	9,495	26,222	179,445	385,717
19	220,815	148,176			3,178	13,015	27,166	188,357	390,181
20	220,815	152,733			3,241	16,725	28,144	197,602	394,869
***									
30	220,815	202,615			3,887	65,973	40,086	308,674	456,059
40	220,815	150,385	17,500	136,553	2,893	137,290	57,093	481,321	558,436
50	220,815	149,860		218,550	2,676	226,430	81,317	676,157	736,297
60	220,815	159,446		311,277	2,778	354,693	115,819	941,235	991,789
69	220,815	210,000		427,942	2,842	516,957	159,228	1,314,127	1,314,127

Guaranteed Cash Value, Dividends and Special Paid-up Bonus will be reduced by any payment of minor CI benefit.

Total Living Benefit is the sum of Guaranteed Cash Value, Accumulated Endowment Benefit, Illustrative Accumulated Dividends and Accumulated Special Paid-up Bonus.

Total Death Benefit is the sum of Guaranteed Death Benefit, Accumulated Endowment Benefit, Illustrative Accumulated Dividends and Illustrative Accumulated Special Paid-up Bonus.

The Accumulated Endowment Benefit will be payable in accordance with the hierarchy of beneficiaries as stated in the contract.

You should only apply for this product if you intend to pay the regular premium for the whole duration of your chosen payment term. Should you terminate the policy early, you may suffer a loss as illustrated above.

The figures shown herein are based on assumptions in the accompanying first page of this proposal.

*This is only an illustration, not a contract of insurance.*

## Dividend/Special Paid-up Bonus Information

### *Dividends*

Starting on the 16th policy year, the Company will allot as a dividend once a year that part, if any, of the Company's surplus as may be distributed to the policy. Dividend Accumulation will apply if no option is elected. The Company on written request will pay the accumulated dividends if not used for an advance or unpaid premium.

### *Special Paid-up Bonus*

In the first 15 years from the date of issue of the policy, the Company will allot Special Paid-up Bonus once a year that part, if any, of the Company's surplus as may be distributed to the policy. Special Paid-up Bonus allotted up to the 15th policy year will be accumulated, credited and available for withdrawal only at the end of the 15th policy year.

No Special Paid-up Bonus will be credited or paid out in the event the policy is terminated within the paying period.

### **Options**

The current dividend/ Special Paid-up Bonus options available are: (1) Cash; or (2) Dividend/ Special Paid-up Bonus Accumulation. We will not pay any dividend/special paid-up bonus accumulation for the period between the withdrawal date and the previous policy anniversary.

Dividends and Special Paid-up Bonus are not guaranteed. The Company's Board of Directors also has the discretion to raise or lower the Company's dividend/special paid-up bonus scale and there may be instances when the allotment is zero. Please refer to [www.sunlife.com.ph/PH/Insurance/Policyholder+dividend+information](http://www.sunlife.com.ph/PH/Insurance/Policyholder+dividend+information) for details on the investment strategy, dividend philosophy and key product risks.

## Declaration and Acknowledgement of Variability

I have read and understood the disclosures in this proposal illustration. I likewise signify that my advisor has explained to me the features of the policy, both guaranteed and non-guaranteed benefits, and the manner in which non-guaranteed benefits are affected by the Company's experience.

Further, I acknowledge that:

I have applied with Sun Life of Canada (Philippines), Inc. for a SUN Fit and Well Advantage 15 policy, and have reviewed the illustration(s) that shows how a life insurance policy performs using the Company's assumptions based on Insurance Commission's guidelines on accumulation rates.

I understand that only those values described as guaranteed, if any, are guaranteed. All other policy values can change and may probably be different from those illustrated to me. Actual values may be higher or lower depending on the dividend and special paid-up bonus rates actually earned.

I understand that dividend and special paid-up bonus rates change from year to year and may have zero allotment in a year since these are affected by the Company's mortality experience, investment returns, expenses, and taxes, and that Sun Life of Canada (Philippines), Inc. will advise me of the actual amount of the dividend and special paid-up bonus, if any.

I understand that the illustration(s) given to me will not become part of any issued policy, as these are provided only to show how policy benefits would change over time under a specific set of assumptions.

By requesting a proposal on Sun Life of Canada (Philippines), Inc.'s products and services and by sharing and disclosing my personal data, I authorize and consent to the use, processing and exchange of information needed to prepare the proposal. In the event I do not proceed with my insurance application with Sun Life of Canada (Philippines), Inc., my personal data is kept for one year in Sun Life of Canada (Philippines), Inc.'s data processing systems after which, it will be irreversibly anonymized for the sole purpose of data analytics and proposal counts report.

GIRL CLIENT

Applicant's Signature over Printed Name

Date