

# Sun LifeAssure

Make a bright choice with Sun LifeAssure, a critical illness insurance product that primarily helps address your need for:

- Income Continuation
- Education
- Save for Life Milestones
- Estate Preservation
- Retirement
- ✓

Health Protection
- Investment

Sun LifeAssure lets you enjoy these benefits:

### CRITICAL ILLNESS COVERAGE

Worry less about costly treatment and hospital bills. Upon diagnosis or undergoing of any of the 36 covered critical illnesses and surgeries, you can get a lump sum cash benefit equal to your plan's Face Amount.

For maximum protection, you can enhance your plan through the addition of riders to cover unforeseen contingencies such as accidents and disability.

### LIFE INSURANCE PROTECTION

Secure your loved ones' future with guaranteed life insurance protection equivalent to the policy's Face Amount.

### AUTOMATIC RENEWABILITY

Your coverage automatically renews every 5 years with premiums adjusted based on the Insured's attained age upon renewal. This provides protection until age 70 regardless of your health condition. Thus, you are provided with longer protection from unexpected serious illnesses.

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	500,000.00
CRITICAL ILLNESS OR LIFE INSURANCE COVERAGE <sup>1</sup>	500,000.00

<sup>1</sup> Sun LifeAssure terminates upon payment of critical illness or life insurance coverage.

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.

# Sun LifeAssure

## PRODUCT HIGHLIGHTS

### What is Sun LifeAssure?

Sun LifeAssure is a non-participating, 5-year renewable term, health insurance plan that provides financial protection against any of the covered critical illness conditions or untimely passing, whichever comes first. It offers coverage until age 70 with premiums increasing every 5 years based on attained age.

You may refer to Page 1: Proposal Information- for more details on the product features and benefits.

### How can Sun LifeAssure help you?

Sun LifeAssure is designed to primarily help ease your financial worries should you be diagnosed with any of the covered 36 critical illness conditions or surgeries. It provides a guaranteed lump sum cash benefit equivalent to your plan's face amount which you can use to cover treatment and/or recovery from a serious illness.

Should you remain healthy and well, Sun LifeAssure also provides guaranteed life insurance benefit that will help secure a bright future for your loved one's no matter what happens.

### SUPPLEMENTARY BENEFITS

You can add optional riders to supplement your basic plan. This gives you additional protection for contingencies such as accidental death and disability but without paying as much.

<b>Accidental Death Benefit</b>	This provides additional benefit in case of the insured's untimely demise due to accident.
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<b>Total Disability Benefit</b>	This waives premiums due during total disability of the life insured.
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Note: Benefits indicated above are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract.

# 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 : JOMEL MADREGALLEJO AURELLANA

Age Last Birthday : 26 (Male)

Currency : Philippine Peso

Basic Plan	Face Amount	Initial Annual Premium
Sun LifeAssure - Non-Smoker	Ps 500,000.00	Ps 4,085.00
Supplementary Benefits		

Class: Standard  
Sun LifeAssure is a packaged life insurance with critical illness benefit. This provides coverage until age 70 of the insured for both death and critical illness. Once the death benefit or the critical illness benefit has been claimed, the policy terminates.

**Total Initial Annual Premium Ps 4,085.00**

Sun LifeAssure automatically renews every five years with a premium adjustment every 5th anniversary of the policy. We may change the premium rate of the policy from time to time but not more often than once a year, subject to the approval of the Insurance Commission. We will advise you by written notice as to new premium rates prior to the renewal date.

The following caveat shall apply to the succeeding pages of this proposal illustration.

- The illustration assumes that all premiums are paid in full when due.
- The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- Please refer to your advisor or the Company for more information or, if appropriate, a more detailed proposal.
- 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.

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. 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.

## Declaration

I confirm having read and understood the disclosures in this proposal illustration. I likewise signify that my advisor has explained to me the features of this policy.

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 three years 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.

Applicant's Name: JOMEL MADREGALLEJO AURELLANA Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Prepared By : VESORIO, MA FELICIA T.  
Branch : COCONUT

Date : 15 January 2024

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



## Critical Illness Benefit

If the life insured has been diagnosed, while living, to have contracted any one or more of the following Critical Illnesses as listed below or has undergone any of the specified surgeries, then you will receive Ps 500,000.00. Once the critical illness benefit has been claimed, the policy terminates. The Critical Illness must occur more than 90 days after the date the policy comes into force and the diagnosis must occur before the insured's 70th birthday.

The list of Critical Illnesses and those requiring surgery include:

### Critical Illnesses

1. Heart Attack
2. Stroke
3. Cancer
4. Kidney Failure
5. Dissecting Aortic Aneurysm
6. End Stage Lung Disease
7. Progressive Muscular Atrophy
8. Major Burns
9. Multiple Sclerosis
10. Paralysis
11. Total Blindness
12. Loss of Limbs
13. Aplastic Anaemia
14. Bacterial Meningitis
15. Benign Brain Tumour
16. Deafness
17. Encephalitis
18. Amyotrophic Lateral Sclerosis (ALS)
19. Progressive Bulbar Palsy (PBP)

20. Meningeal Tuberculosis
21. Cerebral Metastasis
22. Loss of Speech
23. Coma
24. Parkinson's Disease
25. Terminal Illness
26. Medullary Cystic Disease
27. Alzheimer's Disease
28. Fulminant Hepatitis
29. Major Head Trauma
30. End Stage Liver Failure
31. Motor Neurone Disease
32. Guillain-Barre Syndrome

### Critical Illnesses Requiring Surgery

33. Major Organ Transplant
34. Coronary Artery Bypass Surgery
35. Surgery for Disease of the Aorta (Aortic Surgery)
36. Replacement of Heart Valve

We will not pay the benefit if the life insured is suffering from critical illnesses diagnosed within 90 days from the effective date of this policy; any pre-existing or recurring critical illnesses which are diagnosed or which the life insured contracted prior to the effective date of this policy; critical illnesses arising from congenital abnormalities; any HIV and/or HIV-related illnesses including AIDS; and critical illnesses arising as a result of attempted suicide or self-inflicted injuries while sane or insane; taking or absorbing, accidentally or otherwise, any intoxicating liquor, sedative or poison drug, narcotic or medicine, except as prescribed by a Doctor; and inhaling any gas or fumes, except if inhalation is accidental AND in the course of duty.

**Premium Schedule**  
**(Mode of Payment : Yearly)**

Dur	Basic Premium	Total Premium
1 - 5	4,085.00	4,085.00
6 - 10	4,265.00	4,265.00
11 - 15	4,800.00	4,800.00
16 - 20	6,275.00	6,275.00
21 - 25	8,870.00	8,870.00
26 - 30	12,025.00	12,025.00
31 - 35	16,365.00	16,365.00
36 - 40	22,105.00	22,105.00
41 - 44	38,590.00	38,590.00

The rider/s automatically terminate when the base plan is terminated.

Should you terminate the policy, you will not receive any benefits and you will lose the insurance protection provided by this product.

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

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