

Sun First Aid Plus

Make a bright choice with **Sun First Aid Plus**, a hospital income product that primarily helps address your need for:

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

Sun First Aid Plus lets you enjoy these benefits:

HOSPITALIZATION BENEFITS

Worry less about costly hospital bills due to confinement, surgery, long-term hospitalization or admission to an intensive care unit (ICU). A fixed cash benefit will be paid to you for each day of hospitalization, amount of which is dependent on the plan chosen.

PROTECTION BENEFITS¹

Secure your family's future with life insurance protection that is equal to the total premiums paid. The protection benefit doubles in the event of accidental death.

In case of total disability, your premiums are waived so you don't need to worry about future premiums due.

MONEY-BACK FEATURE¹

With the plan's "money-back feature", you get 75% of the total premiums paid on your policy's 10th anniversary if the Insured outlives the protection period.

HASSLE-FREE APPLICATION

Speeds up the application process through its Simplified Issue Offer, subject to the limits of Sun Life.

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)

DAILY HOSPITAL INCOME (DHI)	3,000.00	INITIAL LIFE INSURANCE COVERAGE ¹	48,000.00
LONG-TERM HOSPITAL INCOME (LTHI)	3,000.00	INITIAL ACCIDENTAL DEATH BENEFIT (ADB) ¹	48,000.00
INTENSIVE CARE UNIT BENEFIT (ICUB)	3,000.00	TOTAL DISABILITY BENEFIT (TDB)	
SURGICAL EXPENSE BENEFITS	Up to Ps 30,000.00 per year	RETURN OF PREMIUM (ROP) ²	360,000.00

¹Benefit payable is based on original annual premium. Original annual premium is the annual premium at policy effective date net of any extra premium and/or modal loadings.

²Return of premiums equal to 75% of the original annual premiums paid at the end of the 10th policy year.



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 First Aid Plus

PRODUCT HIGHLIGHTS

What is Sun First Aid Plus?

Sun First Aid Plus is a non-participating hospital income plan that provides coverage for 10 years and cash benefits in case of hospital confinement or surgery. It also provides benefits for unforeseen events such as untimely passing, accidents, and disability.

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

How can Sun First Aid Plus help you?

Sun First Aid Plus is an affordable health protection plan that provides cash benefits so you can worry less about costly medical bills due to hospital confinement or surgery. It also allows you to secure your family's future with guaranteed life insurance protection.

HOSPITALIZATION BENEFITS

- **Daily Hospital Income** - A fixed cash benefit will be provided for each day of hospital confinement.
- **Long-Term Hospital Income** – Should confinement continues for more than 30 days, additional cash benefit will be given.
- **Intensive Care Unit Income** – Additional cash benefit will also be provided in case of confinement in an Intensive Care Unit
- **Surgical Expense Benefit** – This benefit will help cover expenses in the event a surgical operation is performed.

PROTECTION BENEFITS

- **Life Insurance Protection** - In case of untimely passing, this plan will provide your family a lump sum cash benefit equal to the total of original annual premiums* paid.
- **Accidental Death Benefit** – In case of untimely passing due to accident, additional cash benefit equal to the total of original annual premiums* paid will also be given.
- **Total Disability Benefit** – This plan offers you waiver of premiums in case of total and permanent disability.

MONEY-BACK FEATURE

Sun First Aid Plus lets you enjoy a portion of what you have initially paid for. If you outlive the protection period, 75% of original annual premiums* paid will be given back to you at the end of the 10th policy year.

HASSLE-FREE APPLICATION

Sun First Aid Plus offers you convenience in policy application through its Simplified Issue Offer, subject to the limits of Sun Life.

*The original annual premium is the annual premium at policy effective date. This is net of any extra premium and/or modal loading.

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 : AMEY I PATIL 1

Age Last Birthday : 33 (Male)

Currency : Philippine Peso

Basic Plan	Plan Amount	Annual Premium
Sun First Aid Plus 75% Return of Premium	Ps 3,000.00	Ps 48,000.00

Annual Premium Ps 48,000.00
or Quarterly Premium Ps 13,200.00

Sun First Aid Plus is a hospital income product maturing at the end of 10 years.

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

- (i) The illustration assumes that all premiums are paid in full when due and you will have no loans/advances on the policy.
- (ii) The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
- (iii) Please refer to your advisor or the Company for more information or, if appropriate, a more detailed proposal.
- (iv) 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 have also received, read and understood the Product Highlights Sheet attached in this proposal. I likewise signify that my advisor has explained to me the features of the policy.

By requesting a proposal on Sun Life of Canada (Philippines), Inc.'s products and services, I authorize the Company and consent to the Company's use, processing and exchange of information needed to prepare the proposal. Likewise, I agree that the Company may disclose my personal data to its affiliates, service providers, and other third parties for processing consistent with the foregoing purpose, and to comply with legal obligations, as well as laws and regulations (domestic or foreign). In the event I do not proceed with my insurance application with the Company, my personal data is kept for three years in the Company's data processing systems after which, it will be irreversibly anonymized for the sole purpose of data analytics and proposal counts report. I also understand my rights which includes the right to be informed, right to access data, and rectify errors in my data. I hereby certify that I understand and agree with the declarations and authorizations above and the Company's privacy policy at <https://online.sunlife.com.ph/privacy>.

Should you have any concerns in relation to your rights or the processing of your personal data, you may get in touch with our Data Protection Officer at privacyconcern@sunlife.com.

Applicant's

Name: _____ Signature: _____ Date: _____

Prepared By : CHAITALI
Branch : HO

Date : 17 December 2024

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



Sun First Aid Plus

Plan Amount : Ps 3,000.00

Annual Premium : Ps 48,000.00

Sun First Aid Plus provides for the following benefits:

1. Hospitalization Benefits such as:
 - a. Daily Hospital Income which starts from the date the life insured is hospitalized, subject to the policy's waiting period and maximum limits.
 - b. Long-Term Hospital Income which is an additional income in the event that the life insured is continuously confined for more than 30 days with respect to the same confinement, subject to maximum limits.
 - c. Intensive Care Unit Income which is an additional income should life insured is confined in the Intensive Care Unit, subject to maximum limits.
 - d. Surgical Expense Benefit which is an allowance to cover surgical expenses in the event a surgical operation is performed, payable up to certain amount per year and subject to amount payable per type of surgery.
2. Protection benefits under this product are as follows:
 - a. Life Coverage which is equal to the total of *original annual premiums** paid decreased by any advances with interest.
 - b. Accidental Death Benefit. If life insured dies from accident before the end of the 10th year period, an amount equal to the total of the *original annual premiums** paid will be paid, subject to certain exclusions.
 - c. Total Disability Benefit. If life insured becomes totally and permanently disabled, premiums are waived, subject to certain exclusions.
3. Return of Premiums equal to 75% of the *original annual premiums** paid at the policy maturity date, decreased by any advances with interest.

We may change the premium rate of the policy from time to time with respect to claims experience on hospital related benefits 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 rates prior to the renewal date.

**The original annual premium is the annual premium at policy effective date. This is net of any extra premium and/or modal loading.*

Hospitalization Benefits

Once the life insured is confined as an in-patient in a Hospital as a result of Injury or Sickness, on the recommendation of a Physician, Sun First Aid Plus provides the following hospitalization benefits:

	Benefits
Daily Hospital Income	Ps 3,000.00
Long-Term Hospital Income	Ps 3,000.00
Intensive Care Unit Benefit	Ps 3,000.00
Surgical Expense Benefits	Up to Ps 30,000.00 per year

Daily Hospital Income is subject to the following limits: (1) maximum of 180 days per year for sickness and 365 days per year for injury, and (2) maximum of 90 days per admission. Long-Term Hospital Income is subject to the following limits: (1) maximum of 180 days per year for sickness and 365 days per year for injury, and (2) maximum of 60 days per admission. Intensive Care Unit Income is subject to the following limits: (1) maximum of 180 days per year, whether confinement is due to sickness or injury, and (2) maximum of 90 days per admission.

A waiting period of 30 days applies before the benefit become payable for any hospital confinement that may arise due to sickness of the life insured from the date this benefit comes into force, or from the date of last reinstatement, whichever is later. If hospital confinement is due to injury from accident, the waiting period does not apply.

We will not pay claims arising from any of the following: (a) confinement in a hospital due to Sickness during the waiting period of 30 days from the date this benefit comes into force, or its last reinstatement whichever is later; (b) pre-existing conditions subject to the provision on pre-existing condition as defined below; (c) attempted suicide or self-inflicted injury while sane or insane; (d) war, declared or undeclared, insurrection, riots, rebellion, civil commotion or hostile action of armed forces; (e) abuse of drug or alcohol; (f) committing or attempting to commit a criminal offense; (g) nervous or mental disorder; (h) pregnancy, childbirth, miscarriage or abortion or complication of any of these; (i) congenital deformities or defects; (j) routine physical check-up and rest cures; (k) cosmetic or plastic surgery, except as a result of Injury and recommended by a physician; (l) any Human Immunodeficiency Virus (HIV) and/or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutations, deprivation or variations thereof; (m) engaging in aviation other than as a fare paying passenger on a licensed public or chartered air service; (n) engaging in/practicing for/training or taking part in scuba diving, any form of Combat, any kind of racing on horse or wheel, climbing or mountaineering necessitating the use of ropes or guides, parachuting, hang gliding, hunting, extreme or professional sports with the exception of basketball; (o) hospital Confinement for rest cures, periodic checkups, any dental work, dental treatment or eye examination except as a result of Injury; (p) inhaling any gas or fumes, except if inhalation is accidental AND in the course of duty; or (q) poison.

Pre-Existing Condition refers to sickness or injury which existed or was existing, or where the life insured had knowledge, signs or symptoms of the injury or sickness, or where medical advice or treatment or any laboratory test or investigation showed the presence of the injury or sickness, within two (2) years prior to the effective date of the policy or date of last reinstatement, whichever is later.

During the first twelve (12) months from the effective date of this policy or date of last reinstatement, no benefits will be provided for Hospital Confinement due to any pre-existing conditions.

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

Guaranteed Cash Value and Death Benefit Illustration

End of Year	Attained Age	Guaranteed Cash Value	Death Benefit
1	34		48,000
2	35		96,000
3	36	3,000	144,000
4	37	37,000	192,000
5	38	76,201	240,000
6	39	116,606	288,000
7	40	158,266	336,000
8	41	201,131	384,000
9	42	245,244	432,000
10	43	360,000	480,000

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.