

Sunlife's IUL Application: Complete Checklist and Documentation

Client Onboarding

- **AML -upload through ID-PAL App** (Link sent by NWM team to each client)
- **AML:** Valid Passport of Client
- **AML:** Proof of Residential Address (PORA)
- **AML:** Source of Wealth (SOW) & Source of Funds (SOF) - 3 months bank statement with same salary details, or alternatively, can provide Salary Certificate / 3-months payslips)
- **NOTE:** If the Payor is a Third party, please provide the IDs (passport/trade license), PORA & SOF/SOW-**upload through ID-PAL App**
- NWM Documentation (CSA, ATR, FHC, & SR)
- Letter of Introduction for client (in word format)
- Client Meeting with Dominique (through virtual meeting or face-to-face meeting at NWM office)
- Completed Client Call Report - if applicable
- Additional documents subject to NWM compliance requirements

Phase 1

- Generic Illustration under NWM
- Valid Passport of Client
- Client's Proof of Residential Address
- Letter of Introduction for client
- New Case request form (to be completed by NWM operations)
- Submission Statement (to be completed by NWM operations)
- Information and disclosure authorization (IDA form)
- Health History Questionnaire
- Confidential Medical Questionnaire (CMQ) with full blood profile & urinalysis (filled by physician)
- Medical Exam results & reports
- Attending Physical Statement & supporting results
- Mature Age Questionnaire (in case the applicant is 71 years old and above)
- **NOTE:** If the proposed insured is a minor, the legal guardian must sign all the forms also.

Phase 2

- Solis Indexed Master Trust Universal Life Application
- Master Trust Sub Trust Application
- U.S. FATCA and OECD CRS Individual Self Certification
- Declaration of Individual / Corporate / Trustee **NOTE:** If Payor is Third party, provide also the filled Declaration of Individual / Corporate
- Signed & Branded Illustration
- 2 year Bank Statement or Bank Letter with full savings / asset details

Premium

- Final Offer Letter will be sent by Sunlife.
- Premium transfer instructions must be sent first before the client proceed the premium settlement
- Premium Receipt Letter will be sent by Sunlife once the payment has been provided.

Contract

- Soft & Hard copies of policy documents will be sent within 2 weeks from the inforce date
- Contract receipt to be signed by client

Reimbursement

- Completed Medical Reimbursement Form
- Detailed invoices from the medical/examining facility completed in English must be received by Sun Life along with a Medical Reimbursement Form. Reimbursement for charges are reasonable and can be validated. If miscellaneous or administration charges are included, instruct the physician to provide detail.
- Medical reports and/or tests are received by Sun Life International.
- **Note:** Please submit all medical reimbursements within 3 months of contract issue.

All forms are available on the NWM library.

Link: <https://nwmdifc.com/documents-library/>

Password: Nwmdocs@!

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