

LIFE | UNDERWRITING

Field Underwriting Guide

A COMPREHENSIVE GUIDE FOR FIELD UNDERWRITING

As of September 2025

WEALTH FOR GENERATIONS

FOR BROKER USE ONLY. NOT FOR USE WITH THE PUBLIC.

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OVERVIEW

FIELD UNDERWRITING GUIDE

At **Sun Life International**, we understand that underwriting is a key step in finding the right Life Insurance solution for your Clients. Our expert team of underwriters is dedicated to partnering with you to deliver highly competitive solutions, even for your most complex cases.

Sun Life International offers:

- Experienced underwriters and a dedicated Life Solutions team
- Competitive underwriting decisions
- Preferred and Preferred Select rate classes
- Large case capacity
- Streamlined, Non-medical underwriting option for cases with face amount US\$3.0 million or less.¹
- An innovative rate reduction program: Sun Power Points

This guide contains key information needed to submit our underwriting requirements. We strive to offer you excellent customer service while minimizing delays and unnecessary requests.

We appreciate that you work hard to serve your Clients every day, and we are prepared to support your efforts.



YOUR SUPPORT TEAM

All case submissions and case-specific underwriting inquiries should be directed to our centralized e-mail: (private.wealth@sunlife.com)

All general inquiries should be directed to slfdistribution@sunlife.com

Preliminary questions on Clients' complex medical history, residency or financial questions can be sent to your Underwriting Team in advance of case submission.

Direct any inquiries pertaining to your specific case to your designated Underwriter.

1. Standard risk class only, age group: 18-55, and country ratings A+, A, B.

SECTION I

Submission Guidelines and Forms

As you review these Field Underwriting Guidelines, please consider our [Guidelines for Distribution](#) pertaining to sales, solicitation, and related matters. You can download all documents needed to submit a case in your [Sun Life International account](#).

WE REQUIRE THE FOLLOWING DOCUMENTS TO FULLY ASSESS YOUR CLIENT'S INSURABILITY:

FOR ISSUE AGES 18+	FOR ISSUE AGES UNDER 18
New Case Request Form	
Generic illustration: For all case submissions, we require a generic illustration. An original, branded, signed illustration will be required when submitting final application documents.	
Information Disclosure and Authorization (IDA) completed legibly and in its entirety.	
A certified true copy of the applicant's government-issued identification. The type of document, country of issue, identification number, expiration date, photograph, and signature must be legible. "Certified" means that the document is attested to as a true copy and contains the printed name, title or position, date, and signature of a third party (e.g., banker, attorney, notary, medical examiner).	A certified true copy of the applicant's government-issued identification. The type of document, country of issue, document number, expiration date, photograph, and signature must be legible for proposed Insured and parent(s)/guardian . "Certified" means that the document is attested to as a true copy and contains the printed name, title or position, date, and signature of a third party (e.g., banker, attorney, notary, medical examiner).
Proof of Residential Address (PORA). ¹	
Confidential Medical Questionnaire (CMQ) , ¹ medical exam by a physician with full blood profile and urinalysis. Over age 70 also requires Mature Age Questionnaire, resting ECG and resting echocardiogram. Option to complete a paramedical exam by a nurse instead of a full medical exam by a physician is available for all risk classes with face amount US\$3.0MM or less, in age group 18-55 from A+, A, B or C countries where there is no history of diabetes, heart disease or cancer. Blood profile with urinalysis is required. ²	Up to \$2MM – Health History Questionnaire and neonatal/health check booklet (only for ages 0-9, if available). A Confidential Medical Questionnaire (CMQ) medical exam by a physician is required if the child has never been seen by a doctor or records are not available. Over \$2MM to \$10MM – CMQ medical exam by a physician Over \$10MM – Contact underwriting Blood profile and urinalysis is not required unless requested by the underwriter.
Attending Physician's Statement(s) (APS) and supporting test result(s). ¹ Not required for cases with face amount \$3.0 MM or less, where Non-medical underwriting option is selected. ²	Up to \$2MM – Attending Physician Statement(s) (APS) and supporting test results if any significant medical history. Over \$2MM – APS is required.
Financial Representative Report. ¹	Financial Representative Report on parent(s)/guardian. ¹
Financial Recommendation and Verification Letter from an independent, Sun Life International approved third party for amounts greater than \$5,000,000 or for Enhanced Due Diligence cases regardless of face amount.	Financial Recommendation and Verification Letter from an independent third party on proposed Insured parent(s)/guardian for amounts greater than \$5,000,000 or for Enhanced Due Diligence cases regardless of face amount.
Financial Representative Data Form (for first case submission only).	

1. See Section III, Underwriting Requirements, for further details.

2. Standard risk class only, age group: 18-55, and country ratings A+, A, B.

Case submissions should be e-mailed to private.wealth@sunlife.com

If you learn of a change in the insurability of the proposed Insured prior to the issue and delivery of a certificate or policy, please notify us immediately, as this could impact the underwriting decision. If the contract has been issued, the contract must be returned to Sun Life International with full details of the change in the insurability of the proposed Insured, for further consideration by the underwriter. Should the proposed Insured opt for the Non-medical underwriting option and you learn of a significant medical issue, we will discontinue consideration in this program. The proposed Insured is invited to submit through the full underwriting process instead.

SECTION II

Country Capacity and Retention

Our [Country Guide](#) contains all the essential country-specific information you need, such as:



UNDERWRITING CAPACITY GUIDELINES



COUNTRY CONSIDERATIONS

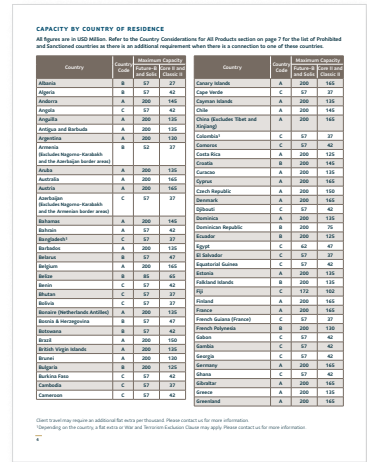


CAPACITY BY COUNTRY OF RESIDENCE



RESTRICTED COUNTRIES

- A [Restricted Country Questionnaire](#) should be completed if the Insured, owner, participant, or premium payor is connected to a Restricted Country referenced in the Country Guide through birth, citizenship, residence, travel, business, or correspondence address.



SECTION III

Underwriting Requirements

Underwriting requirements are some of the factors that help us assess your Client and underwrite an appropriate Life Insurance solution. These medical, financial and procedural requirements are a key part of new case submissions.

MEDICAL REQUIREMENTS BY AGE AND SPECIFIED FACE AMOUNT –

ISSUE AGES 18+

Country ratings: A+, A, B, C

Medical examinations must be performed at a Sun Life approved medical facility by a cardiologist, internist, or general practitioner, but not the Client's family doctor.

Medical examinations must be completed using a Sun Life approved [Confidential Medical Questionnaire](#) (CMQ). Full blood profile and urinalysis must include the complete list of test protocols.

ISSUE AGES 18-55

For cases with face amount US\$3.0MM or less, in age group 18-55 the following options are available instead of a medical examination completed by a physician:

- Paramedical examination completed by a nurse¹ for any risk class, if from A+, A, B or C countries and where there is no history of diabetes, heart disease or cancer. Full blood profile with urinalysis (following the test protocols) is required.
- Non-medical² (Health History Questionnaire) for Standard Non-Tobacco or Standard Tobacco risk classes, from A+, A or B countries. Full blood profile with urinalysis is not required.

Sun Life reserves the right to request any additional requirements it determines necessary or appropriate in connection with underwriting and evaluating the application.

1. Paramedical examinations must be performed at a Sun Life approved medical facility and completed using the Paramedical portion of the Sun Life Confidential Medical Questionnaire (CMQ).

2. Standard risk class only, age group: 18-55, and country ratings A+, A, B.

AGE AND AMOUNT REQUIREMENTS (ADULT, COUNTRIES A+, A, B, C)

Face Amount	Ages 18-55	Ages 56-70	Ages 71+
\$5,000,000 or less	Medical Exam ¹ , Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required
Face Amount	Ages 18-50	Ages 51-70	Ages 71+
\$5,000,001+	Medical Exam, Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required

NON-MEDICAL REQUIREMENTS (COUNTRIES A+, A, B ONLY)

Face Amount	Ages 18-55	Ages 56+
\$3,000,000 or less (Standard Non-Tobacco and Standard Tobacco rates only)	Health Declaration in the Application/IDA, or Health History Questionnaire	Not Available

TEST PROTOCOLS FOR ISSUE AGES 18+

A medical lab must complete the following tests. All test results and reports must be provided in English. If the examining lab is unable to complete the full protocol of required tests, please contact Sun Life.

Full Blood Profile (Fasting)

- Creatinine
- Alkaline Phosphatase
- Bilirubin
- AST
- ALT
- GGT
- HBV (Hepatitis B)
- HBV – HBsAg positive reflex to HBV HBeAg
- HBV – HBsAg positive reflex to HBV DNA
- HCV (Hepatitis C)
- HCV – positive reflex to HCV-RNA
- Reflex to AFP² if HBV and/or HCV positive
- BUN
- Triglycerides
- Cholesterol
- HDL

- Cholesterol/HDL Ratio
- Glucose
- Hemoglobin A1C (HbA1C)
- Globulin
- Albumin
- Complete blood count (CBC)
- HIV
- Ages over 41 to 80 complete:
- CEA³
- Ages over 55 complete:
- PSA

Urinalysis Protocol

- Creatinine
- Glucose
- Protein/Albumin and microalbumin
- RBC – reflex to microscopic if RBC greater than 20 per uL
- WBC
- Cocaine⁴
- Cotinine

ECG Treadmill Protocol (Bruce Protocol)

Please have the physician provide representative tracings as follows:

- ECG – supine resting
- ECG – standing pre-exercise
- At rest
- End of each stage of exercise
- Peak exercise
- Immediately on completion of exercise
- Through recovery at least five minutes until any changes revert to normal

Sun Life reserves the right to request any additional requirements it determines necessary or appropriate in connection with underwriting and evaluating the application.

1. Paramedical exam may be completed by a nurse up to \$3,000,000

2. AFP = Alpha Fetoprotein

3. CEA = Carcinoembryonic Antigen

4. In-Country exams conducted for residents of Kuwait, Qatar or Saudi Arabia do not require cocaine testing.

MEDICAL REQUIREMENTS BY AGE AND SPECIFIED FACE AMOUNT – ISSUE AGES UNDER 18

Future-B and Sun Global Solis are available for ages: 15 days - 17 years old, for A+, A, B and C countries at Standard rates.

Sun Global Legacy Classic II is available for ages: 10-19 years old, for A+, A and B countries at Standard rates.

Sun Global Legacy Core II is not available for ages under 20 years old.

If a **Confidential Medical Questionnaire** (CMQ) by a physician is required, it must be completed:

- using a Sun Life approved CMQ,
- at a Sun Life approved medical facility,
- by a cardiologist, internist, or general practitioner, but not the Client's family doctor.

Face Amount	Ages 0-9 years old (15 days old)	Ages 10-17 years old
\$2,000,000 or less	Health History Questionnaire and neonatal/health check booklet (if available). APS if any significant medical history. MD Exam if never seen by doctor or records not available	Health History Questionnaire. APS if any significant medical history. MD Exam if never seen by doctor or records not available
\$2,000,001-\$10,000,000	MD Exam and APS	MD Exam and APS
\$10,000,001+	IC - Consult with Underwriting prior to submission	IC - Consult with Underwriting prior to submission

VALIDITY OF MEDICAL EVIDENCE¹

The **Confidential Medical Questionnaire** and Full Blood Profile are valid for:

- Six (6) months and may be extended to twelve (12) months, consult your underwriter.
- The ECG and Stress Test are valid for up to twelve (12) months.

REPEAT OR ADDITIONAL TESTING/MEDICAL VERIFICATION OF IDENTITY¹

If any repeat testing and/or additional tests are required, or if all tests are not completed on the same day, at the same location, a **Medical Verification of Identity** form must be completed by the examining physician/lab.

1. Not required with Non-Medical underwriting.

ATTENDING PHYSICIAN STATEMENT (APS) GUIDELINES¹

An APS is a report by a physician, hospital, or medical facility that has treated or is currently treating a proposed Insured. The report should include copies of all physician check-up files, test results, and reports.

If the Client denies having a personal physician and/or seeing a doctor within the past five (5) years, we may request that the Client provide a signed and dated statement to this effect.

PROOF OF RESIDENTIAL ADDRESS (PORA)

Sun Life will accept the following, in order of preference, as Proof of Residential Address. A certified true copy of:

1. A valid government-issued national ID card or an equivalent that includes a photo and bears the residential address
2. If item 1 is not available, then a bank, investment, or credit/debit card statement from a recognized bank, not more than 90 days old
3. If neither item 1 or 2 are available, then a utility bill not more than 90 days old
4. If neither of the above items 1, 2 or 3 are available, then a residential permit that bears the residential address
5. A letter from another financial or legal institution with which the customer has a business relationship and which is subject to equivalent regulations stating identity and residential address.

Statements or screen shots of account profiles printed from the Internet, statements with a "care of" address, and statements from non-bank cards such as department store cards are not acceptable.

NOTE: A separate PORA will not be required if the certified true copy of the government-issued document (passport or identity card) includes a unique number, country of issue, type of document, a photograph, the individual's full legal name, and the principal residential address.

TRANSLATION GUIDELINES

All test results and reports must be provided in English. Sun Life will accept documents translated into English provided that:

- the documents in the original language are submitted to us together with the English translation,
- the English translation is certified by the translating company (usually in the form of a translation certificate, a certifying stamp, or cover letter), and
- contact information for the translation service, such as name, address, and phone number, is provided.

Translation guidelines for Proof of Residential Address (PORA)

PORA must be in English or accompanied by an English translation. A certified translation provided by a translation service is encouraged but not required.

When submitting an English translation of PORA in a foreign language, it is not mandatory to translate the entire content of the PORA in full, but the translation must include the five items below for the purpose of customer due diligence:

1. Issuer of the PORA document (e.g., "Utility bill from XYZ company")
2. Name of the customer on the PORA document
3. Address of customer
4. Issue date of the PORA
5. Type of PORA (e.g., "a bank statement")

All translations of PORA documents must contain the date, name, title/role, and signature of the person who performed the translation, and must include a short attestation in the following format:

"TRANSLATED IN FULL" or "TRANSLATED AS NOTED ABOVE"	
Signature	Company/Individual stamp
Print name (USE CAPITALS)	Position/Title/Qualification
Date	

Please refer to the [Client Due Diligence Guide \(CDD\)](#) for further information.

1. Not required with Non-Medical underwriting.

REQUESTS FOR MEDICAL REIMBURSEMENTS

The Distributor is responsible for all communication with the physician, which includes requests for medical reimbursement and receipt of invoices. If a physician contacts Sun Life directly, he/she will always be directed back to the Distributor.

Reasonable and customary fees will be reimbursed by Sun Life directly to the Distributor, and then the Distributor is to reimburse the physician or medical facility. It is the responsibility of the Distributor to keep track of the invoices sent for reimbursement.

Medical Reimbursement Process

Requests for medical reimbursements must be submitted to Sun Life using the [Medical Reimbursement form](#) with the relevant invoice(s) attached.

All requests must meet the following conditions:

1. Case must be placed with Sun Life.
2. The currency must be clearly stated on the invoice(s).
If the currency is converted to U.S. dollar, please provide the rate and date used at the time payment was made. Reimbursement payments made by Sun Life will be made in U.S. dollars only.
3. Charges for which reimbursement is requested must be reasonable and verifiable. If miscellaneous or administration charges are included, instruct the physician to provide detail.
4. Both an IDA and CMQ (Medical/Paramedical), each fully completed and signed, must have been received by Sun Life.
5. Original medical reports and/or tests must have been received by Sun Life.

Medical reimbursement will not occur if:

1. All the conditions required for medical reimbursement are not met.
2. Invoice(s) reference Sun Life in any way.
3. Invoice(s) submitted are later than 90 days after the application submission date.

Important: Medical fees associated with cases submitted to Sun Life for an opinion will not be reimbursable. However, if Sun Life considers the case insurable, and you wish to proceed, all the conditions required for medical reimbursement must be met. Placing the case is one of the conditions that must be met.

1. Not required with Non-Medical underwriting.

USING EVIDENCE FROM ANOTHER INSURANCE COMPANY

We will consider using another insurance company's evidence, including the [Confidential Medical Questionnaire \(CMQ\)](#), as long as it was completed within the prior six (6) months and meets our testing requirements. In all instances where another insurance company's evidence is used, an addendum signed and dated by the Client will be required as part of the formal offer. This addendum and the Non-Sun Life Confidential Medical Questionnaire will be included in the certificate/policy.

FINANCIAL GUIDELINES

The purchase of life insurance is a financial transaction. The amount of insurance applied for, plus any in-force insurance and the ultimate total line to be placed should be compatible with the insurance needs of the Client. The basis of sound financial underwriting is to establish that the total amount of insurance issued is commensurate with an unexpected economic loss.

To help you determine an appropriate amount of life insurance coverage for your Client, consider the following general guidelines:

Personal Insurance

1. Income replacement

Usually, the amount of coverage allowed for income replacement purposes is determined as a multiple of present earned income. In determining total earned income, it is important that all sources of earned income, most commonly salary, bonus, and business income, be provided. Same age income replacement factor applied to 50% of any unearned income (investment, interest income).

Below are Sun Life's income replacement guidelines:

Age	Multiple of Earned Income
18-45	up to 35x
46-55	up to 25x
56-65	up to 20x
66-75	up to 10x
Over 75	Individual Consideration (normally 1-2x)

2. Professional Investor/Private Investor

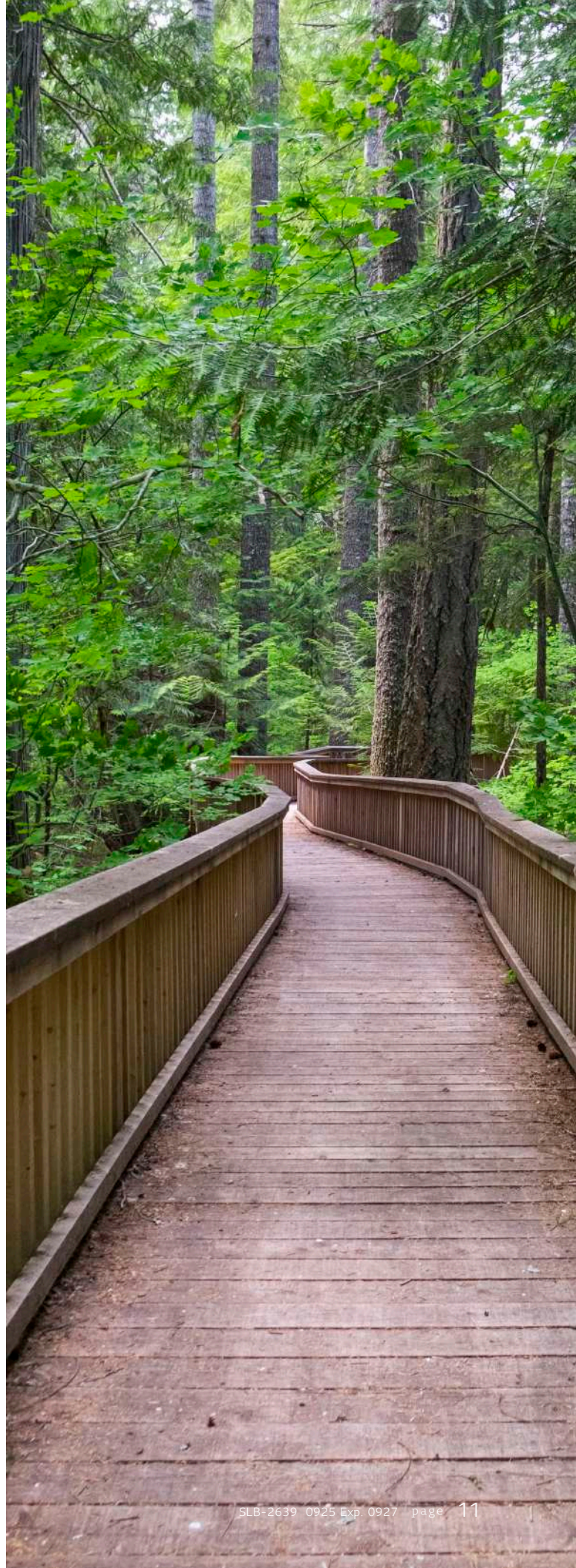
- **Option 1** – Income Multiplier (as above) times 50% of investment income.
- **Option 2** – 30% of personal net assets (exclude Cash/Deposits).

3. Combination of Income and Assets

- Income Earners - Income Multiplier times present earned income (as above #1) plus 30% of Personal Net Assets (exclude Cash). This is typically considered the maximum total Face Amount.
- Professional Investors/Private Investors - Income Multiplier times 50% of investment income (as above #2) plus 30% of Personal Net Assets (exclude any assets used in the Income Multiplier and Cash). This is typically considered the maximum total Face Amount.

4. Non-Income Group

- Juvenile/Student to age 18 – consider up to \$2mm when there is 1x coverage on at least one parent and all siblings with like coverage. For \$2mm-\$10mm when there is 2x coverage on at least one parent and all siblings with like coverage. \$10mm-\$20mm is a maximum and only on IC basis (e.g. future heirs designate who will inherit the business or family estate).
- Students age 18 and above – consider up to \$5mm when there is 1x coverage on at least one parent and all siblings with like coverage. For \$5mm-\$10mm when there is 2x coverage on at least one parent and all siblings with like coverage. \$10mm-\$20mm is a maximum and only on IC basis.
- Spouse/Homemakers - Up to \$10mm when there is 1x coverage on the working spouse. Up to \$20mm when there is 2x coverage



Estate planning

Estate tax and planning needs can be complex. A proposed Insured's estate may require a substantial amount of cash to cover a wide range of needs, including but not limited to insufficient family income, insufficient liquidity, and disposition of assets and excessive transfer cost problems.

ESTATE LIQUIDITY

As a general guideline, Sun Life will allow up to 30% liquidity on represented and verified net assets, excluding cash/deposits.

ESTATE TAX CALCULATION

For guideline purposes and as applicable to those Clients whose estates are subject to estate or inheritance tax, we will allow a calculation for the maximum estate tax need using the lesser of 75% of life expectancy times a 5% growth factor, or a maximum of 20 years times a 5% growth factor.

Generally, for high-net-worth individuals applying for coverage, the maximum ultimate total line of insurance allowed will be determined by either the established income replacement need or on the 30% liquidity of net assets. On a case by case basis, Sun Life will consider allowing a maximum ultimate total line as the sum of the income replacement result plus the 30% liquidity on net assets less cash.

EXAMPLE OF THE ESTATE TAX CALCULATION

This is a hypothetical example only. Estate tax rate numbers vary by country.

- (Net worth) x (5% growth rate for 20 yrs) = Future Estate Value (FV)
- The FV is then divided by the applicable IHT or estate tax rate to determine the life insurance need.
- \$20,000,000 (Net Worth) x 1.05 for 20 yrs. or 2.6 factor = \$53,065,954
- \$53,065,954 divided by 20% (estate tax rate) = \$10,613,190 (estate tax need)

Non-Income Earners Applies to Single Premium business

Home Makers / Retirees	Up to USD 10,000,000: 100% of working spouse's coverage Up to USD 20,000,000: 50% of working spouse's coverage
Both lives retired	15 x 50% of unearned income to max USD 20,000,000
Students aged 18 and above	Up to USD 5,000,000: 100% of parents' coverage Up to USD 10,000,000: 50% of parents' coverage USD 10 to 20 million: Individual consideration Assumes similar level of coverage on siblings.
Students or junior executives, age 20 or above where business heir and/or, future key person	Latitude can be given regarding maximum coverage where the applicant is clearly nominated to assume a senior management role in a family business, with an expectation to take over from the existing patriarch / matriarch in time. Maximum coverage: USD 20,000,000
Juveniles and students under age 18	Up to \$2mm when there is 1x coverage on at least one parent and all siblings with like coverage. \$10MM-\$20mm is maximum and only on case-by-case basis.

Business insurance

For the successful business owner, life insurance can be seen as a solution for a number of business-related challenges. The two most common uses of life insurance for business owners are:

- a) to indemnify for the loss of a key person or
- b) to protect a business from liquidation by establishing a life-insurance-backed buy/sell agreement.

General guidelines for determining business insurance needs are as follows:

1. Key person

Individuals who make significant contributions to the profitability of a business and cannot be readily replaced are considered key persons. The loss of a key employee represents a business risk. Life insurance is used to indemnify the business against such a loss by providing capital and/or cash flow at a key person's premature death.

To determine a suitable value, the three most universally accepted methods in valuing a key person are:

- **Option 1** - Use a multiplier times the Total Annual Remuneration Package
 - Ages 18-60 – up to 15x
 - Ages 61-70 – up to 6x
- **Option 2** – 6x the average net profit over the past three (3) years, or 3x the average gross profits over the past three (3) years
- **Option 3** – for Investors, up to 70% of the capital injection, and usually IC

Each of these methods may be used to estimate the value of a key person and the amount of insurance coverage needed to protect the business from financial loss due to a premature death.

SOURCES OF INFORMATION:

- Financial Representative Report
- Information and Disclosure Authorization (IDA) with the Confidential Financial Statement
- Third party financial verification of income and personal net worth
- Two year (2) record of business audited financial statements

2. Buy/Sell

Buy/Sell is a type of life insurance purchased to preserve assets from forced liquidation on the death of an owner. All owners should be proportionately insured based on their established interest.

Among the formulas used to establish business value are:

- Book Value
- Fair Market Value
- Capitalization of Net Worth
- For well-established, low-risk businesses with large assets, capitalization earnings factors in the 10-15x net income range can be used

SOURCES OF INFORMATION:

- Financial Representative Report
- Information and Disclosure Authorization (IDA) with the Confidential Financial Statement
- Proper third party financial verification, preferably two (2) years of audited personal and business financial statements (to include balance sheets, income statements, cash flow, and auditor's notes)
- A copy of the consummated buy/sell agreement

3. Partnership/Share Purchase Protection

All partners/shareholders should be proportionately insured based on their established interest/shares in the business.

4. Loan Protection

Consider up to 100% of the fixed loan amount for a single borrower and for multiple borrowers divide the loan proportionately based on their established interest in the business with the total Face Amount in all lives not exceeding 100% of loan amount.

We recognize that each case is unique and will be underwritten on its individual merits. To that end, collaboration between the Client, broker, and underwriting in the requirement-gathering process is of utmost importance. We will work to minimize any inconvenience to your Client, but please recognize that your Sun Life underwriter reserves the right to request additional evidence in order to responsibly assess the risk presented.

FINANCIAL UNDERWRITING REQUIREMENTS

Proper financial underwriting requires that the need and purpose for the life insurance be established and that the Client's financial declarations can be verified. To this end, Sun Life requires the following:

ROUTINE FINANCIAL REQUIREMENTS

Face Amount <= \$3,000,000	Face Amount \$3,000,001-\$5,000,000	Face Amount \$5,000,001-\$30,000,000	Face Amount \$30,000,001+
CFS	CFS Broker Memo	CFS Broker Memo TPFV ¹	CFS Broker Memo TPFV ¹ (May request 2 or more forms of TPFV)

CFS – Confidential Financial Statement in the IDA/Application

1. TPFV – Third Party Financial Verification including any of the following: Banker Memo with Income/Asset Detail, Banker Memo without Income/Asset Detail will require an Inspection Report, Attorney Letter, CPA Letter, Tax Returns, Brokerage Statement, Banking Statement, Audited Personal or Business Financial Statement

NOTE: All Enhanced Due Diligence and "C" country cases require Third Party financial verification, regardless of face amount.

Sun Life is required to review and approve all institutions and parties used to corroborate a proposed Insured's financial disclosures. Typically, established commercial banking institutions are acceptable to us as a third party verifier. However, in those instances where an individual, institution, or alternate fiduciary is used as a third party verifier; Sun Life requires the completion of the [Qualifications Due Diligence Form – Third Party Financial Verifiers](#) for our internal review and approval.

While rare, Sun Life reserves the right to require additional financial documentation in order to complete our financial underwriting.

Please refer to the [Client Due Diligence Guide \(CDD\)](#) for further information.

SECTION IV

Underwriting Risk Classification Criteria

RISK CLASSES

Sun Life offers six (6) risk classes to your Clients based on the insurance risk:

- Preferred Select Non-Tobacco
- Preferred Non-Tobacco
- Standard Select Non-Tobacco
- Standard Non-Tobacco
- Preferred Tobacco
- Standard Tobacco

Non-medical underwriting options:

- Standard Non-Tobacco
- Standard Tobacco

PREFERRED CRITERIA

	Preferred Select	Preferred	Standard Select
Eligibility	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Preferred Select criteria	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Preferred criteria	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Standard Select criteria
Tobacco/Nicotine Product Use	No tobacco and no nicotine products used within the past 5 years. Exception: No more than 1 cigar per month. Cotinine test negative.	No tobacco and no nicotine products used within the past 2 years. Exception: No more than 1 cigar per month. Cotinine test negative. Otherwise, may qualify for Preferred Tobacco rates.	No tobacco and no nicotine products used within the past 12 months. Exception: No more than 2 cigars per month. Cotinine test negative. Otherwise, may qualify for Standard Tobacco rates.
Blood Pressure: Treated or untreated	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:
	137/87 140/90	140/90 145/90	147/90 152/90
Build ²	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:
	Body Mass Index (BMI): 18 - 28 Body Mass Index (BMI): 18 - 30	Body Mass Index (BMI): 18 - 29 Body Mass Index (BMI): 18 - 31	N/A if meets the criteria for Standard rates
Chol/HDL Ratio	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:	Age 18 to 50: Age 51 to 75:
	<=4.5 <= 5.0	<=5.5 <=6.0	<=5.7 <=6.2
Family History	No death of more than <u>one</u> parent or sibling prior to age 60 from cardiovascular disease or cancer. Disregard gender-specific cancers for opposite sex applicants. Disregard death of siblings prior to age 18.	No death of more than <u>two</u> parents or siblings prior to age 60 from cardiovascular disease or cancer. Disregard gender-specific cancers for opposite sex applicants. Disregard death of siblings prior to age 18.	N/A – must meet the criteria for Standard rates
Personal History No current ratable impairment	No history of diabetes, cardiovascular disease, or cancer. Tumors that would be taken Standard immediately after excision may qualify.	No history of diabetes, cardiovascular disease, or cancer. Tumors that would be taken Standard immediately after excision may qualify. Can consider well-managed Impaired Glucose Tolerance (IGT) or Impaired Fasted Glucose (IFG) proven with medical records.	History of cancer is eligible for Standard Select if it qualifies for Standard immediately following excision or after 5 years of qualifying for Standard rates. ³ Can consider well-managed Impaired Glucose Tolerance (IGT) or Impaired Fasted Glucose (IFG) proven with medical records.
Alcohol/Drug	No history of abuse or treatment within the past 10 years.		N/A if meets the criteria for standard rates
Hazardous sports/activity	No participation in ratable avocations		Available with flat extra or exclusion.
Aviation	No participation in ratable aviation		Available with aviation exclusion

1. The Sun Power Points program is not available for ages >70.

2. Please review the [Body Mass Index \(BMI\) Chart](#) to determine build.

3. Some histories of breast cancer, melanoma, leukemia, Hodgkin's or non-Hodgkin's lymphoma may qualify for Standard Select after 10 years of qualifying for Standard rates.

SUN POWER POINTS PROGRAM

The Sun Power Points program is a credit-based rating improvement program available to all applicants up to age 70. The program credits 13 factors that may improve mortality results if they are favorable. By assigning a value to each of these factors, your underwriter is then able to apply these credits against your Client's objective mortality for a given impairment, thus improving the final mortality assessment.

Sun Power Points can improve a rating by up to three tables and possibly move from Standard to Preferred Select, depending on the case details.

The terms and conditions of the program, beyond this disclosure, are proprietary. Your Sun Life underwriter is well versed in the program details and will apply the credits to your case automatically as appropriate.

THE SUN POWER POINTS PROGRAM REVIEWS THE FOLLOWING 13 FACTORS

- Tobacco use
- Build
- Colonoscopy
- Cardiac Catheterization
- Lipids
- PFTs
- Mammogram
- Stress Test
- EBCT
- Blood Pressure
- Family History
- Exercise Capacity
- ECG

Sun Power Point program is not available to Non-medical underwriting cases.

SECTION V

Medical Facilities

All medical facilities need to be pre-approved by Sun Life. The distributor is responsible for ensuring that the facility is aware of and able to perform all necessary medical requirements and procedures. Medical/Paramedical exams must be completed using a Sun Life approved Confidential Medical Questionnaire (CMQ). All reports (including full blood profile and urinalysis results) must be provided in English. To request approval for an individual physician, please submit the [Medical Examiner Qualification form](#).

YOU MAY FIND ALL APPROVED MEDICAL FACILITIES AT ANY TIME ON THE BROKER PORTAL

It is recommended that medical examinations be conducted outside of the applicant's country of residence.

Refer to [Distribution Guidelines](#) or for Clients in the UK refer to [Guidelines for UK Distribution & Solicitation](#).

COUNTRY-SPECIFIC GUIDELINES REGARDING COLLECTION OF MEDICAL EVIDENCE

We do not accept exams completed in Canada¹, unless pre-approval is given.

Medical exams and/or confidential medical questionnaires (CMQ) in countries which for legal reasons restrict performing certain tests² will require vetting and approval by Sun Life.

We reserve the right to decline a medical facility if concerned with process or quality.

Please submit a [Chain of Custody Details](#) form, during pre-approval process, from any medical facility that sends specimens off-property or out-of-country.

All medical examinations must be completed by a cardiologist, internist, or general practitioner, but not the Client's family doctor. Please contact Sun Life for additional medical facilities not listed.

Latin America

Any medical exam/CMQ completed in Latin America must be carried out in a Sun Life-approved medical facility. We will no longer accept CMQs completed by independent MDs (even if the MD had been previously approved).

1. Refer to the Guidelines for Distribution regarding completing medical exams in Canada. Medical exams may be completed in Canada only if:
 - Canadian Residency Questionnaire is submitted for review prior to arranging the medical exam to confirm the Client has no ties to Canada (this broadly means no residency permit or tax-residency in Canada);
 - the Client is in Canada on vacation (i.e., Client is or will be visiting the country for other reasons, and, while there, makes arrangements to complete an insurance medical examination);
 - the Financial Representative provides the following attestation that the medical exam was the only activity that took place in Canada:
Please accept this as my attestation that I did not engage in any solicitation activity with the Client in Canada, including but not limited to holistic discussions around insurance planning, discussions on insurance products, or the mention of our discussion around any particular insurance carrier. Apart from the Client having undertaken a medical check in Canada, to the best of my knowledge no insurance related solicitation or activity occurred in Canada.
2. Such as, cocaine or cotinine testing in Egypt, Kuwait, Pakistan, Qatar or Saudi Arabia, etc.

SECTION VI

Helpful Tips

The quality and quantity of the information provided in underwriting documents can have a major impact on the underwriting process.

Here are some important points to keep in mind:

- Make sure all questions are answered completely and accurately. Providing detailed information may allow an underwriter to (a) make a more timely and favorable decision than would otherwise be possible or (b) may make it possible to offer a decision sooner.
- Record all answers exactly as given. Even information that seems insignificant could be helpful to the underwriter.
- If you don't know how to spell a certain medical condition, write it the way it sounds. The underwriter has probably run across it before and will be able to figure it out.
- Whenever possible, ask the applicant to show you all of his or her medications (both prescribed and over the counter). Write down the full name of each medication, the dosage, and the usage instructions.
- Obtain full details about all medical conditions. Ask additional questions on any "yes" answers.
- When providing the contact information for any doctors consulted, be sure to include the doctor's full name, including any alternate names, the address where the doctor was seen, the dates, the reasons for visits, and the outcome, including treatment prescribed, tests completed, the results and diagnosis provided, and any follow-up recommendations.

DATED EVIDENCE

Updated evidence will normally be required under the following circumstances:

- Medical exams and labs are valid for six (6) months and may be extended to twelve (12) months, consult your underwriter.
- Resting ECGs and Stress Tests are valid for up to one year.

For substandard risks, medical evidence is only valid for six (6) months. Underwriting reserves the right to request additional evidence above and beyond that indicated, based on the specifics of the case.

PRELIMINARY INQUIRIES AND TENTATIVE ASSESSMENTS

A preliminary inquiry may be requested if a Client's medical history includes serious medical problems and if, prior to going through the full application process, you would like to know how Sun Life views the risk.

Keep in mind that a preliminary assessment provided by the underwriter (on the limited information of a preliminary inquiry) may change once the full requirements have been received and a complete assessment has been done. It is important when discussing tentative assessments to prepare your Client for changes, including a less-favorable outcome, a higher-than-anticipated rating, or even a decline.

Should the proposed Insured opt for the Non-medical underwriting option and is found eligible for that option, the [Health History Questionnaire](#) needs to be submitted. Any significant medical issues will preclude consideration in this program. The proposed Insured is invited to submit through the full underwriting process instead.

DUPLICATE SUBMISSIONS

There are times when submissions are received from two (2) different distributors. In such instances, the underwriter will inform both distributors that a duplicate submission has been received from another broker.

Please see the [Guidelines for Concurrent Case Submissions](#) for information on how to handle duplicate submissions.

HOW TO HANDLE A POSTPONED OR DECLINED DECISION

If a Client is postponed

When an application cannot be accepted at a particular time but may be reconsidered in the near future, subject to certain requirements, coverage will be postponed. The application may be postponed for a specific period – for example one (1) year or until certain medical tests or consultations have been completed with favourable results.

Once the conditions for reconsideration have been met, a new and fully completed [Information Disclosure and Authorization \(IDA\)](#) may be submitted together with all outstanding requirements.

If a Client is declined with no possibility of reconsideration

The underwriter will inform you if there is no opportunity for reconsideration due to the risk level being too high. If you have Clients that have been

declined with no offer for reconsideration but you feel there is a significant improvement in the risk, contact your underwriter prior to any submission.

POLITICALLY EXPOSED PERSONS (PEPS), THEIR RELATIVES, AND THEIR CLOSE ASSOCIATES

Sun Life will consider an applicant who is a PEP, a relative of a PEP, or a close associate of a PEP, subject to enhanced due diligence and full underwriting.

Sun Life reserves the right to decline a PEP, a relative of a PEP, or a close associate of a PEP at its discretion. PEPs, their relatives and close associates are not eligible for Non-Medical underwriting option.

Sun Life uses the following definition of a PEP, a relative of a PEP, or a close associate of a PEP:

HEADS OF STATE, HEADS OF GOVERNMENT, MINISTERS, AND DEPUTY OR ASSISTANT MINISTERS

- Members of parliament and senior political party officials
- Senior government officials including Permanent Secretaries
- Members of supreme courts, constitutional courts, or other high-level judicial bodies whose decisions are not generally subject to further appeal, except in exceptional circumstances
- Members of the boards of central banks
- Ambassadors and chargés d'affaires
- High-ranking officers in the armed forces
- Members of the administration, management, or supervisory bodies of state-owned enterprises

FAMILY MEMBERS OF PEPS

- A spouse
- A partner (including a person who is considered by national law to be equivalent to a spouse)
- Children and their spouses or partners
- Parents
- Siblings

CLOSE ASSOCIATES OF PEPS

- Partners outside the family unit, such as girlfriends, boyfriends, and mistresses
- Prominent members of the same political party, civil organization, or labour or employee union

- Individuals who have joint beneficial ownership of a legal entity or legal arrangement with a PEP
- Individuals who have sole ownership of a legal entity or legal arrangement that has been set up for the benefit of a PEP
- Individuals with any other close business relations with a PEP, including a relationship through joint membership of a company board

Contact your underwriter if you have questions about a specific situation.

HEADS OF STATE, ROYALS, AND FAMILY MEMBERS OF ROYALS

It is understood that heads of state, royals, and their families and relatives are PEPs who present an elevated risk profile. Heads of state or the equivalent and their immediate family members are generally not considered to be appropriate for insurance underwriting consideration. Please discuss your individual situation with one of our underwriters.

Please refer to the [Client Due Diligence Guide \(CDD\)](#) for further information.

REINSURANCE

Reinsurance is one of the tools that insurers use to manage the risks they assume.

If you apply to Sun Life for an amount of coverage that exceeds our published capacity we will automatically seek capacity for your Client in the facultative reinsurance market, unless otherwise directed in writing at the time of the initial submission.

Automatic reinsurance

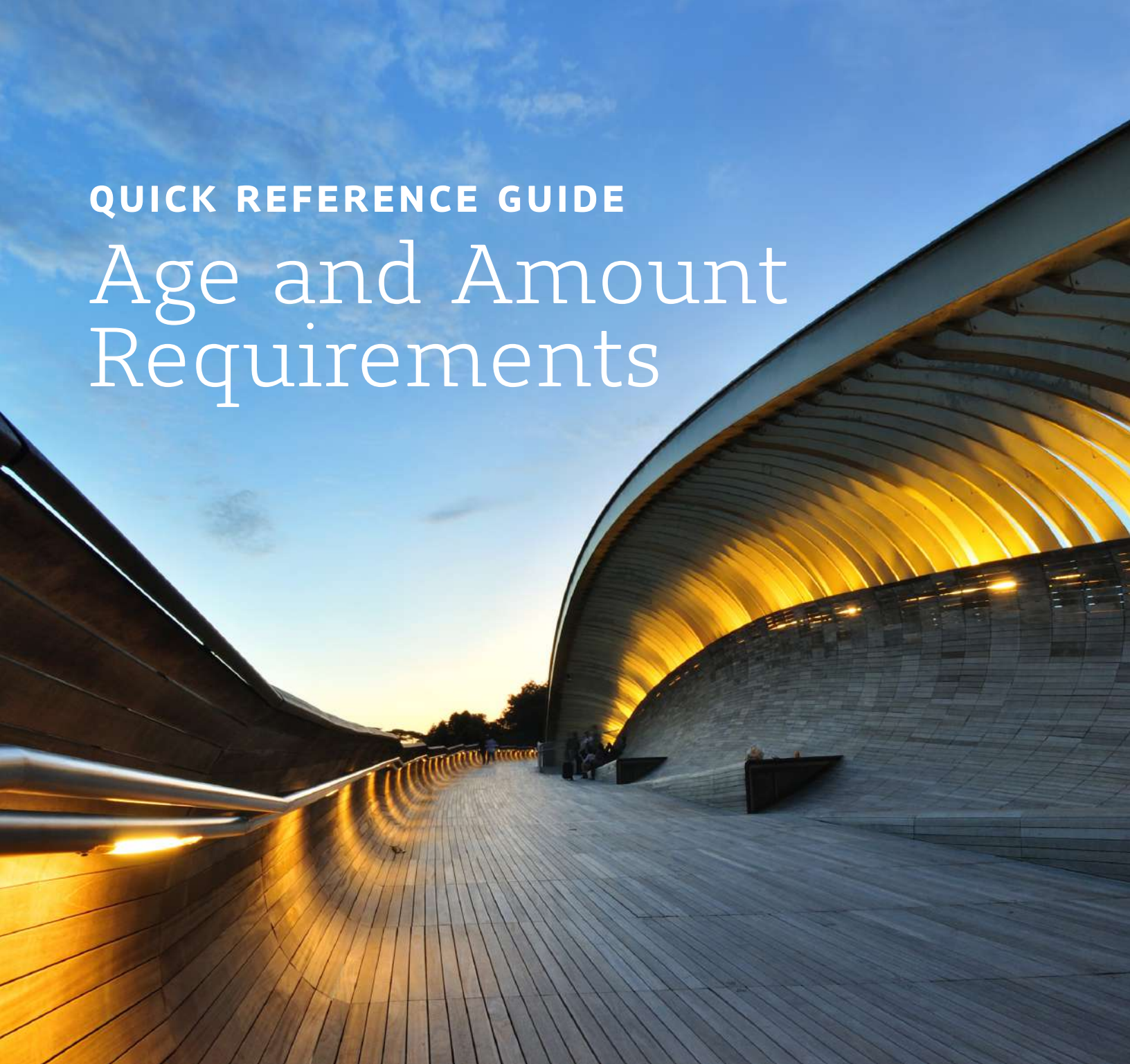
For a risk that meets all previously agreed upon reinsurance specifications, automatic reinsurance allows the ceding carrier to automatically bind the reinsurance.

Facultative reinsurance

Whenever a risk exceeds the reinsurance treaty limitation for automatic reinsurance, the ceding company (e.g., Sun Life) will send the case to the reinsurer(s) for their consideration. In these cases, Sun Life would send a copy of the application and all underwriting documents to the reinsurer for review. The reinsurer then makes the decision for its portion of the risk. The reinsurance decision can have an impact on the final decision made by Sun Life. Additional time will be added to the underwriting process for cases that require facultative reinsurance.

QUICK REFERENCE GUIDE

Age and Amount Requirements



Quick Reference Guide

Age and Amount Requirements

For Issue Ages 18+

1. REQUIRED TO FULLY ASSESS THE UNDERWRITING RISK

- Sun Global Series [New Case Request Form](#)
- Generic Illustration
- [Information Disclosure and Authorization](#) (IDA) completed legibly and in its entirety
- A certified true copy of the applicant's government-issued identification. The type of document, country of issue, identification number, expiration date, photograph, and signature must be legible. "Certified" means that the document is attested to as a true copy and contains the printed name, title or position, date, and signature of a third party (e.g., banker, attorney, notary, medical examiner)
- Proof of Residential Address (PORA)¹
- [Confidential Medical Questionnaire](#),¹ medical/paramedical exam, and test protocols²
- Attending Physicians' Statement(s) (APS)¹ and supporting test result(s)²
- Financial Representative Report¹
- Financial Recommendation and Verification Letter from an independent, Sun Life approved third party for amounts greater than \$5,000,000 and for Enhanced Due Diligence cases regardless of face amount
- [Financial Representative Data Form](#) (for first case submission only)

2. MEDICAL REQUIREMENTS BY AGE AND SPECIFIED FACE AMOUNT

Country Ratings: A+, A, B, C³

Medical examinations must be performed at a Sun Life approved medical facility by a cardiologist, internist, or general practitioner, but not the Client's family doctor.

AGE AND AMOUNT REQUIREMENTS (ADULT, COUNTRIES A+, A, B, C)

Face Amount	Ages 18-55	Ages 56-70	Ages 71+
\$5,000,000 or less	Medical Exam ⁴ , Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required

Face Amount	Ages 18-50	Ages 51-70	Ages 71+
\$5,000,001+	Medical Exam, Urinalysis, Full Blood Profile	Medical Exam, Urinalysis, Full Blood Profile, Treadmill Stress Test	Medical Exam, Mature Age Questionnaire, Urinalysis, Full Blood Profile, Resting ECG, Resting Echocardiogram, APS required

NON-MEDICAL REQUIREMENTS (COUNTRIES A+, A, B ONLY)

Face Amount	Ages 18-55	Ages 56+
\$3,000,000 or less (Standard Non-Tobacco and Standard Tobacco rates only)	Health Declaration in the Application/IDA, or Health History Questionnaire	Not Available

1. See Section III, Underwriting Requirements, for further details.

2. See Section III, Underwriting Requirements, for further details on the Non-Medical and Paramedical options.

3. A+, A, B, C countries may qualify for Preferred Select, Preferred, and Standard Select. The Non-medical option qualifies for Standard Non-Tobacco and Standard Tobacco only.

4. Paramedical exam may be completed by a nurse up to \$3,000,000. Refer to Section III, Underwriting Requirements for further details.

For Issue Ages 18+

3. TEST PROTOCOLS

A medical lab must complete the following tests. All test results and reports must be provided in English. If the examining lab is unable to complete the full protocol of required tests, please contact Sun Life.

Full Blood Profile (Fasting)

- Creatinine
- Alkaline Phosphatase
- Bilirubin
- AST
- ALT
- GGT
- HBV (Hepatitis B)
- HBV – HBsAg positive reflex to HBV HBeAg
- HBV – HBsAg positive reflex to HBV DNA
- HCV (Hepatitis C)
- HCV – positive reflex to HCV-RNA
- Reflex to AFP¹ if HBV and/or HCV positive
- BUN
- Triglycerides
- Cholesterol
- HDL
- Cholesterol/HDL Ratio
- Glucose
- Hemoglobin A1C (HbA1C)
- Globulin
- Albumin
- Complete blood count (CBC)
- HIV

Ages over 41 to 80 complete:

- CEA²

Ages over 55 complete:

- PSA

Urinalysis Protocol

- Creatinine
- Glucose
- Protein/Albumin and microalbumin
- RBC – reflex to microscopic if RBC greater than 20 per uL
- WBC
- Cocaine³
- Cotinine

ECG Treadmill Protocol (Bruce Protocol)

Please have the physician provide representative tracings as follows:

- ECG – supine resting
- ECG – standing pre-exercise
- At rest
- End of each stage of exercise
- Peak exercise
- Immediately on completion of exercise
- Through recovery at least five minutes until any changes revert to normal

Sun Life reserves the right to request any additional requirements it determines necessary or appropriate in connection with underwriting and evaluating the application.

1. AFP = Alpha Fetoprotein

2. CEA = Carcinoembryonic Antigen

3. Cocaine testing not required for residents of Kuwait, Qatar or Saudi Arabia who undergo testing in-country.

For Issue Ages 18+

4. PREFERRED CRITERIA

	Preferred Select	Preferred	Standard Select
Eligibility	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Preferred Select criteria	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Preferred criteria	Ages 18 to 75 ¹ from A+, A, B, and C countries and meets the Standard Select criteria
Tobacco/Nicotine Product Use	No tobacco and no nicotine products used within the past 5 years. Exception: No more than 1 cigar per month. Cotinine test negative.	No tobacco and no nicotine products used within the past 2 years. Exception: No more than 1 cigar per month. Cotinine test negative. Otherwise, may qualify for Preferred Tobacco rates.	No tobacco and no nicotine products used within the past 12 months. Exception: No more than 2 cigars per month. Cotinine test negative. Otherwise, may qualify for Standard Tobacco rates.
Blood Pressure: Treated or untreated Age 18 to 50: Age 51 to 75:	137/87 140/90	140/90 145/90	147/90 152/90
Build ² Age 18 to 50: Age 51 to 75:	Body Mass Index (BMI): 18 - 28 Body Mass Index (BMI): 18 - 30	Body Mass Index (BMI): 18 - 29 Body Mass Index (BMI): 18 - 31	N/A if meets the criteria for Standard rates
Chol/HDL Ratio Age 18 to 50: Age 51 to 75:	<=4.5 <= 5.0	<=5.5 <=6.0	<=5.7 <=6.2
Family History	No death of more than <u>one</u> parent or sibling prior to age 60 from cardiovascular disease or cancer. Disregard gender-specific cancers for opposite sex applicants. Disregard death of siblings prior to age 18.	No death of more than <u>two</u> parents or siblings prior to age 60 from cardiovascular disease or cancer. Disregard gender-specific cancers for opposite sex applicants. Disregard death of siblings prior to age 18.	N/A – must meet the criteria for Standard rates
Personal History No current ratable impairment	No history of diabetes, cardiovascular disease, or cancer. Tumors that would be taken Standard immediately after excision may qualify.	No history of diabetes, cardiovascular disease, or cancer. Tumors that would be taken Standard immediately after excision may qualify. Can consider well-managed Impaired Glucose Tolerance (IGT) or Impaired Fasted Glucose (IFG) proven with medical records.	History of cancer is eligible for Standard Select if it qualifies for Standard immediately following excision or after 5 years of qualifying for Standard rates. ³ Can consider well-managed Impaired Glucose Tolerance (IGT) or Impaired Fasted Glucose (IFG) proven with medical records.
Alcohol/Drug	No history of abuse or treatment within the past 10 years.		N/A if meets the criteria for standard rates
Hazardous sports/activity	No participation in ratable avocations		Available with flat extra or exclusion.
Aviation	No participation in ratable aviation		Available with aviation exclusion

1. The Sun Power Points program is not available for ages >70.

2. Please review the [Body Mass Index \(BMI\) Chart](#) to determine build.

3. Some histories of breast cancer, melanoma, leukemia, Hodgkin's or non-Hodgkin's lymphoma may qualify for Standard Select after 10 years of qualifying for Standard rates.

For Issue Ages Under 18

1. REQUIRED TO FULLY ASSESS THE UNDERWRITING RISK

- **New Case Request Form**
- Generic Illustration
- **Information Disclosure and Authorization (IDA)**
- A certified true copy of the applicant's government-issued identification. The type of document, country of issue, document number, expiration date, photograph, and signature must be legible for proposed Insured and parent(s)/guardian. "Certified" means that the document is attested to as a true copy and contains the printed name, title or position, date, and signature of a third party (e.g., banker, attorney, notary, medical examiner)
- Proof of Residential Address (PORA)¹
- Attending Physicians' Statement(s) (APS) and supporting test result(s)¹
- Financial Representative Report on parent(s)/guardian¹
- Financial Recommendation and Verification Letter from an independent, Sun Life approved third party for amounts greater than \$5,000,000 and for Enhanced Due Diligence and "C" country cases regardless of face amount
- **Financial Representative Data Form**
(for first case submission only)

2. MEDICAL REQUIREMENTS BY AGE AND SPECIFIED FACE AMOUNT

Future-B and Sun Global Solis are available for age 15 days -17 years, for A+, A, B and C countries at Standard rates.

Sun Global Legacy Classic II is available for ages 10-19, for A+, A and B countries at Standard rates.

Sun Global Legacy Core II is not available for ages under 20.

If a **Confidential Medical Questionnaire** (CMQ) by a physician is required, it must be completed:

- using a Sun Life approved CMQ
- at a Sun Life approved medical facility
- by a cardiologist, internist, or general practitioner, but not the Client's family doctor.

Face Amount	Ages 0-9 (15 days old)	Ages 10-17
\$2,000,000 or less	Health History Questionnaire and neonatal/health check booklet (if available). APS if any significant medical history. MD Exam if never seen by doctor or records not available	Health History Questionnaire. APS if any significant medical history. MD Exam if never seen by doctor or records not available
\$2,000,001-\$10,000,000	MD Exam and APS	MD Exam and APS
\$10,000,001+	IC - Consult with Underwriting prior to submission	IC - Consult with Underwriting prior to submission

1. See Section III, Underwriting Requirements, for further details.

TAKE THE NEXT STEP

We are ready to help you leverage the security, stability, and innovation that set Sun Life International apart.

Security – Sun Life Assurance Company of Canada has a solid capital position and consistently earns top marks from independent rating agencies.

Stability – At the heart of our offerings is the over 150-year old heritage of the Sun Life Financial family of companies.

Innovation – This is demonstrated in our pioneering the Bermuda-based HNW business in 1996.

It will be a privilege to help you fulfill the promises you make to your Clients and the promises your Clients make to their families across the generations.

DISTRIBUTION SUPPORT

For general questions, please email slfdistribution@sunlife.com, or contact a member of our [dedicated Distribution team](#).

Meet the International Underwriting Team

We value your partnership, and the Underwriting Team is happy to discuss questions with you.



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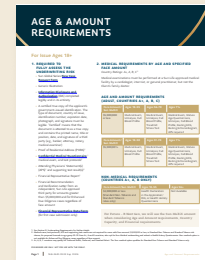
For all your submissions, visit www.sunlife.com/international and log into your Sun Life account.
For questions on underwriting administration, medical history, and medical underwriting, contact Underwriting@sunlife.com.

www.sunlife.com/international

Sun Life International

ADDITIONAL RESOURCES

- **The Age & Amount Requirements** quick reference guide for field underwriting
- **Life Perspectives:** The strength and innovation that sets Sun Life International apart
- **Country Guide:** The countries where our products are available, restricted, prohibited and capacity



Age and Amount Requirements



Life Perspectives



Country Guide

To download materials in this guide, visit www.sunlife.com/international and log into your Sun Life account.

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In certain communications, we may refer to our Bermuda-based international business unit as "Sun Life International" strictly as a marketing name and no legal significance is thereby expressed or implied.

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