

SMOKER STATUS RECLASSIFICATION

GIVE YOUR INFORCE CLIENTS ACCESS TO POTENTIAL SAVINGS THROUGH A SMOKER STATUS RECLASSIFICATION

If your Client currently has a Sun Life life insurance policy, and they have stopped using nicotine for at least 12 months, they can potentially benefit from a reclassification to one of our non-tobacco risk classes. This type of reclassification may result in reduced Cost of Insurance rates for Universal Life products.

HOW TO REQUEST A RECLASSIFICATION



- The contract Owner must request the change in writing.
- Provide the corresponding initial requirements by risk class 30 days prior to, or within 60 days after the contract anniversary.¹
- Complete and sign the [Supplemental Information to Verify Insurability](#).

CONSIDERATIONS



- Additional evidence may be required upon underwriting review.
- The Insured or Distributor is responsible for any fees incurred for proof of insurability.
- Approved reclassifications will be effective on the Contract anniversary date.¹
- You may request an illustration to see how your Client's contract may change with a smoker status reclassification.

INITIAL REQUIREMENTS BY RISK CLASS

Standard Tobacco to either **Standard Select non-Tobacco** or **Standard non-Tobacco**

1. No tobacco use for 12 months.
2. Present a blood test or urine test (must be negative for cotinine).

Preferred Tobacco to **Preferred non-Tobacco**

1. No tobacco use for 2 years.
2. Present a blood test or urine test (must be negative for cotinine).
3. Present an ECG if age 50 or older.

Preferred Tobacco to **Preferred Select non-Tobacco**

1. No tobacco use for 5 years.
2. Present a blood test or urine test (must be negative for cotinine)
3. Present an ECG if age 50 or older.

Preferred Tobacco to either **Standard Select non-Tobacco** or **Standard non-Tobacco**

1. No tobacco use for 12 months.
2. Present a blood test or urine test (must be negative for cotinine)



Contact our Distribution team at slfdistribution@sunlife.com to discuss a smoker status reclassification or request an illustration to see what a reclassification can do for your Clients.

¹ For Solis policies, reclassification may be requested anytime after the 1st anniversary and changes will be effective as of the **previous** monthiversary. For Optima policies, reclassification may only be requested starting on the 2nd anniversary and will be effective on the contract anniversary date.

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