

LIFE | COUNTRIES

# Country Guide

IMPORTANT UNDERWRITING CAPACITY INFORMATION YOU NEED

As of January 2026

**WEALTH FOR GENERATIONS**

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

SLB-2413 0126 Exp. 0128





Sun Life International is committed to **offering security, stability and innovation** to help protect your Clients against unexpected challenges.

- Security and stability are at the heart of the over 150-year heritage of the Sun Life group of companies.
- Innovation is a cornerstone of Sun Life International, which pioneered the international High-Net-Worth business in 1996. Today, we offer the largest number of available countries in our industry.

In this Guide, you will find essential information to help you fulfill the commitments you make to your Clients and their families.

## Contents

---

Underwriting Guidelines	3
Capacity by Country of Residence	4
Country Considerations	7

# Underwriting Guidelines

Sun Life International offers industry-leading capacity across a variety of country profiles.

## GENERAL DEFINITIONS AND CONSIDERATIONS

### Capacity

Capacity amounts apply to ages 18-75 subject to age availability for the product. Capacity may be reduced for:

- issue ages greater than or equal to 60
- substandard risks
- aviation risks
- professional athletes
- entertainers

For Sun Global Classic II, Core II and Solis II:

- The following ages may be considered on a case-by-case basis
  - Classic II and Core II: Ages 71-80
  - Solis II: Ages 76-85
- Standard risk class is the best available over age 75

### Juveniles

Juvenile rates are available at standard risk class only on:

- Sun Global Legacy Classic II for ages 10-19 from A+, A and B countries (excluding Africa) up to a maximum face amount of US\$2 million
- Future-B and Solis II for ages 0-17 from A+, A, B and C countries up to the greater of the face amount and maximum net amount at risk (MN value on the illustration) of US\$10 million.

Please contact us for additional facultative capacity. Other restrictions may apply.

### Cost of Insurance

Cost of Insurance charges vary by Country Code rating.

### Maximum Capacity

Maximum capacity is the total amount of coverage that may be obtained through autobind or facultative reinsurance including Sun Life's internal retention.



### WE PROVIDE INDUSTRY LEADING MAXIMUM CAPACITY.

Refer to the Capacity by Country of Residence tables for maximum capacity on a specific country.

### Total Line

Refers to the total amount of insurance that will be placed with all companies plus any inforce coverage.

### Automatic Acceptance Limit (Autobind)

Autobind is the maximum amount of insurance coverage a company can automatically issue within the Jumbo Limit without requiring a reinsurer's review.

Our automatic acceptance (autobind) limit may be up to US\$65 million for Core II and Classic II and US\$75 million for Future-B and Solis II for A+, A and B countries.

### Jumbo Limit

Jumbo Limit considers all the amounts of insurance coverage on the given life which are inforce and to be placed with all companies at the time of application.

Applications exceeding the Jumbo Limit will be considered on a facultative reinsurance basis.



**JUMBO LIMIT FOR ALL COUNTRIES IS US \$75 MILLION.**

## CONSIDERATIONS FOR C COUNTRIES

### Capacity for C Countries

Stated capacity for C countries assumes residence in the capital or other major city of that country. A flat extra rate and/or exclusion clause may be applied. C countries are subject to Enhanced Client Due Diligence (CDD) Review.



If the country is not listed, contact us to determine if facultative reinsurance may be available.

Countries listed in this guide may be changed, added or deleted at any time. Sun Life International will provide notice of changes to distributors.

## CAPACITY BY COUNTRY OF RESIDENCE

All figures are in USD Million. Refer to the Country Considerations for All Products section on page 7 for the list of Prohibited and Sanctioned countries as there is an additional requirement when there is a connection to one of these countries.

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Albania	B	97	27
Algeria	B	62	42
Andorra	A	260	145
Angola	C	62	42
Anguilla	A	260	135
Antigua and Barbuda	A	260	135
Argentina	A	260	130
Armenia (Excludes Nagorno-Karabakh and the Azerbaijan border areas)	B	92	37
Aruba	A	260	135
Australia	A	270	165
Austria	A	260	165
Azerbaijan (Excludes Nagorno-Karabakh and the Armenian border areas)	C	62	37
Bahamas	A	260	145
Bahrain	A	97	42
Bangladesh <sup>1</sup>	C	62	37
Barbados	A	260	135
Belarus	B	97	47
Belgium	A	260	165
Belize	B	125	65
Benin	C	62	42
Bhutan	C	62	37
Bolivia	C	62	37
Bonaire (Netherlands Antilles)	A	260	135
Bosnia & Herzegovina	B	97	47
Botswana	B	97	42
Brazil	A	260	150
British Virgin Islands	A	260	135
Brunei	A	260	130
Bulgaria	B	255	125
Burkina Faso	C	62	42
Cambodia	C	62	37
Cameroon	C	62	42

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Canary Islands	A	260	165
Cape Verde	C	62	37
Cayman Islands	A	260	135
Chile	A	260	145
China (Excludes Tibet and Xinjiang)	A	270	165
Colombia <sup>1</sup>	C	62	37
Comoros	C	62	42
Costa Rica	A	260	125
Croatia	B	255	145
Curacao	A	260	135
Cyprus	A	260	165
Czech Republic	A	260	150
Denmark	A	260	165
Djibouti	C	62	42
Dominica	A	260	135
Dominican Republic	B	255	75
Ecuador	B	255	125
Egypt	C	67	47
El Salvador	C	62	37
Equatorial Guinea	C	62	42
Estonia	A	260	135
Falkland Islands	B	255	135
Fiji	C	177	102
Finland	A	260	165
France	A	260	165
French Guiana (France)	C	62	37
French Polynesia	B	255	130
Gabon	C	62	42
Gambia	C	62	42
Georgia	C	62	42
Germany	A	260	165
Ghana	C	62	42
Gibraltar	A	260	165
Greece	A	260	135

Client travel may require an additional flat extra per thousand. Please contact us for more information.

<sup>1</sup>Depending on the country, a flat extra or War and Terrorism Exclusion Clause may apply. Please contact us for more information.

## CAPACITY BY COUNTRY OF RESIDENCE (CONTINUED)

All figures are in USD Million. Refer to the Country Considerations for All Products section on page 7 for the list of Prohibited and Sanctioned countries as there is an additional requirement when there is a connection to one of these countries.

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Greenland	A	260	165
Grenada	B	255	140
Guadeloupe	B	255	135
Guatemala	C	62	37
Guernsey	A	260	135
Guinea	C	62	42
Guinea-Bissau	C	62	42
Guyana	C	62	47
Honduras	C	62	37
Hong Kong	A+	270	165
Hungary	A	260	125
Iceland	A	260	165
India (Excludes Jammu and Kashmir and the northeastern states of Assam, Nagaland, Tripura, and Manipur)	C	177	137
Indonesia	A	260	145
Ireland	A	260	165
Isle of Man	A	260	165
Italy	A	260	165
Jamaica	A	260	135
Japan	A	270	165
Jersey	A	260	135
Jordan	B	97	37
Kazakhstan	B	97	37
Kenya	C	62	42
Kosovo & Metohija	C	97	37
Kuwait	A	170	105
Kyrgyzstan (Bishkek only)	C	30	10
Laos	C	62	37
Latvia	A	260	145
Lesotho	C	62	42
Liechtenstein	A	260	165
Lithuania	A	260	135

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Luxembourg	A	260	165
Macau	A	270	165
Madagascar	C	62	42
Madeira	C	62	77
Malawi	C	62	42
Malaysia	A	260	150
Maldives	B	212	107
Mali	C	62	42
Malta	A	260	145
Marshall Islands	C	62	37
Martinique	A	260	135
Mauritius	B	255	135
Mexico	A	260	150
Micronesia (Federal States of Micronesia)	C	62	37
Moldova	C	62	102
Monaco	A	260	165
Mongolia	C	62	37
Montenegro	B	97	47
Montserrat	A	260	135
Morocco	B	97	37
Mozambique	C	47	42
Namibia	C	62	42
Nauru	C	62	42
Nepal	C	62	37
Netherlands	A	260	165
New Caledonia	B	255	135
New Zealand	A	270	165
Nicaragua	C	62	37
Niger	C	62	42
Nigeria	C	62	42
North Macedonia	C	97	27
Norway	A	260	165
Oman	A	205	105
Pakistan <sup>1</sup>	C	25	10

Client travel may require an additional flat extra per thousand. Please contact us for more information.

<sup>1</sup>Depending on the country, a flat extra or War and Terrorism Exclusion Clause may apply. Please contact us for more information.

## CAPACITY BY COUNTRY OF RESIDENCE (CONTINUED)

All figures are in USD Million. Refer to the Country Considerations for All Products section on page 7 for the list of Prohibited and Sanctioned countries as there is an additional requirement when there is a connection to one of these countries.

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Palau	A	97	37
Panama	B	125	65
Papua New Guinea	C	62	37
Paraguay	B	125	70
Peru	B	125	85
Philippines (Excludes Central and Western Mindanao, and Sulu Archipelago)	A	260	145
Poland	A	260	145
Portugal	A	260	165
Qatar	A	260	165
Romania	B	255	145
Rwanda	C	62	42
Saint Barthelemy	A	260	135
Saint Kitts and Nevis	A	260	135
Saint Lucia	A	260	135
Saint Vincent & the Grenadines	A	260	135
Samoa	B	97	42
San Marino	A	260	165
São Tomé and Príncipe	C	62	47
Saudi Arabia	A	180	115
Senegal	C	62	42
Serbia	B	97	47
Seychelles	A	97	42
Slovakia (Slovak Republic)	A	260	145
Slovenia	A	260	145
Solomon Islands	C	67	47
South Africa – Cape Town Only	A	260	135
South Africa – Outside of Cape Town	C	92	87
South Korea	A	260	165

Country	Country Code	Maximum Capacity	
		Future-B and Solis II	Core II and Classic II
Spain	A	260	165
Sri Lanka	C	62	37
St. Eustatius	C	62	47
St. Maarten (Netherlands Antilles)	A	260	135
Suriname	B	212	37
Swaziland (Eswatini)	C	62	42
Sweden	A	260	165
Taiwan	A	270	165
Tanzania	C	62	42
Thailand (Excludes Yala, Pattani, Narathiwat and Songkhla provinces)	A	260	145
Timor-Leste (East Timor)	C	62	37
Togo	C	62	42
Tonga	C	62	42
Trinidad and Tobago	A	260	130
Tunisia	C	62	42
Turkey	B	102	47
Turkmenistan	C	62	37
Turks and Caicos Islands	A	260	135
Tuvalu	C	62	37
Uganda	C	62	42
United Arab Emirates	A	270	165
United Kingdom	A	270	165
Uruguay	A	160	75
Uzbekistan	C	62	37
Vanuatu	C	62	37
Venezuela	C	57	42
Vietnam	B	97	37
Zambia	C	62	42
Zimbabwe	C	57	42

Client travel may require an additional flat extra per thousand. Please contact us for more information.

<sup>1</sup>Depending on the country, a flat extra or War and Terrorism Exclusion Clause may apply. Please contact us for more information.

# Country Restrictions

## INSURABLE INDIVIDUALS

Coverage cannot be offered to citizens or residents of the United States<sup>1</sup>, nor to residents of Bermuda, Canada, Singapore, or Switzerland.

## POLICY OWNERSHIP

We accept Policy Ownership from the following countries:

Bermuda	Cayman Islands	Jersey Channel Islands
Bahamas	Cook Islands	Mauritius
Barbados	Guernsey	Samoa
British Virgin Islands	Isle of Man	

Please note that Policy Ownership jurisdiction cannot be the same as the Insured's country of residence.

## PROHIBITED COUNTRIES

No capacity is available to residents of or accounts within these countries. Funds will also not be paid to or received from these countries:

Cuba*
Iran
North Korea (Democratic People's Republic of Korea)
Syria
Occupied Regions of Ukraine
Russia

In addition, funds cannot be received from originating bank accounts in the following countries:

China
Brazil
Japan
U.K.**

\* Sun Life International only offers products and services denominated in United States Dollars. Consequently, no application of Cuban nationals can be accepted.

\*\* Non-U.K. citizens or residents may send funds from a U.K. bank account.

## SANCTIONED COUNTRIES

Clients with connections to sanctioned countries or selective programmes require additional review.

A [Restricted Country Questionnaire](#) must be completed if the Insured, Owner, Participant or Premium Payor is connected through birth, citizenship, residence, business or correspondence address to the countries listed below. The list is dynamic and not exhaustive. Please note that if there is any perceived sanctions exposure a Restricted Country Questionnaire should be completed.

Afghanistan	Iran	Somalia
Belarus	Iraq	South Sudan
Bosnia and Herzegovina	Lebanon	Sudan
Burundi	Libya	Syria
Central African Republic	Mali	Venezuela
Crimea Region/Sevastopol	Myanmar	Yemen
Cuba	Nicaragua	Zimbabwe
Democratic Republic of the Congo	North Korea (Democratic People's Republic of Korea)	
Guinea	Russia	

<sup>1</sup>We will consider insuring Clients with U.S. citizenship or certain U.S. nexus status if the Client's permanent residence is in fact outside of the U.S.



## PLEASE CONTACT US

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 family of companies.

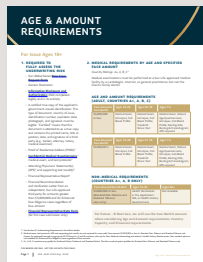
**Innovation** – This is demonstrated in our pioneering the Bermuda-based HNW business in 1996.

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.

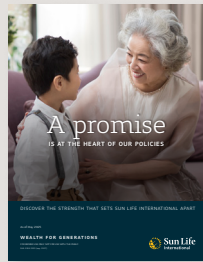


If you have country-specific questions, contact our **Dedicated Underwriting Team**.

## ADDITIONAL RESOURCES



Age and Amount Requirements



Life Perspectives



Field Underwriting Guide

To download the materials in this guide, visit [www.sunlife.com/international](http://www.sunlife.com/international) to log into your account.

The Sun Life group of companies operates under the "Sun Life" name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life group of companies, is not a product offering company and is not the guarantor of the obligations of its subsidiaries.

Life insurance products available through the international business based in Bermuda are offered by Sun Life Assurance Company of Canada (Bermuda Branch). These products may not be sold in the United States, nor to citizens or residents of the United States, nor to residents of Bermuda, Canada, Singapore or Switzerland. Other restrictions may apply.

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. The information in this Country Guide relates only to internal standards applicable to the Sun Life International product line of Life Insurance Contracts, issued by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies, pursuant to its Bermuda Certificate of Authority. The contract has not been registered or approved for sale outside of Bermuda, and the inclusion of any country in this Guide is not intended to suggest otherwise. No contract will be issued when either the Owner/Participant or the insured is a citizen or resident of the United States or a resident of Bermuda, Canada, Singapore or Switzerland or any country where issuing a contract would violate applicable sanctions issued by Canada, the United States, the United Nations, the United Kingdom, Bermuda, or Company policy.

Sun Life Assurance Company of Canada is a member of the Sun Life group of companies.

© 2026 Sun Life Assurance Company of Canada. All rights reserved.

Sun Life and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada.

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

SLB-2413 0126 Exp. 0128

