

# NON-MEDICAL UNDERWRITING

## A simpler way to place smaller sized cases

Non-medical underwriting is a streamlined option where Sun Life evaluates proposed insureds without requiring a medical exam and test protocols. Consider this option as a smooth and convenient way to place your cases with Sun Life.

### WHICH CASES QUALIFY FOR NON-MEDICAL UNDERWRITING?<sup>1</sup>

- Ages 18-55 for Future-B and Sun Global Solis II
- Ages 20-55 for Legacy Classic II and Legacy Core II
- Country codes of A+, A, and B
- Standard non-tobacco and standard tobacco risk classes
- Maximum face amount/sum assured \$3,000,000.00
- Minimum face amount/sum assured \$1,000,000.00<sup>2</sup>

### HOW DOES NON-MEDICAL UNDERWRITING WORK?

- Instead of submitting a medical exam and test results, submit a [Health History Questionnaire](#) completed in full, signed and dated by the Client in the presence of the broker or completed virtually with signature and dating obtained via electronic signature.
- Other standard financial and procedural underwriting requirements still apply



If a proposed Insured opts for the Non-medical underwriting option and we learn of a significant medical issue, we will discontinue consideration in the program. We will invite the proposed Insured to submit through the full underwriting process instead.



Contact our Distribution team at [slfdistribution@sunlife.com](mailto:slfdistribution@sunlife.com) to discuss Non-medical underwriting and other case placement topics.

<sup>1</sup> Other restrictions may apply at Sun Life's discretion. Sun Life may ask clarifying questions regarding a Client's medical history that may be otherwise acceptable within this program.

<sup>2</sup> The minimum face amount for Future-B is \$2,000,000.00.

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