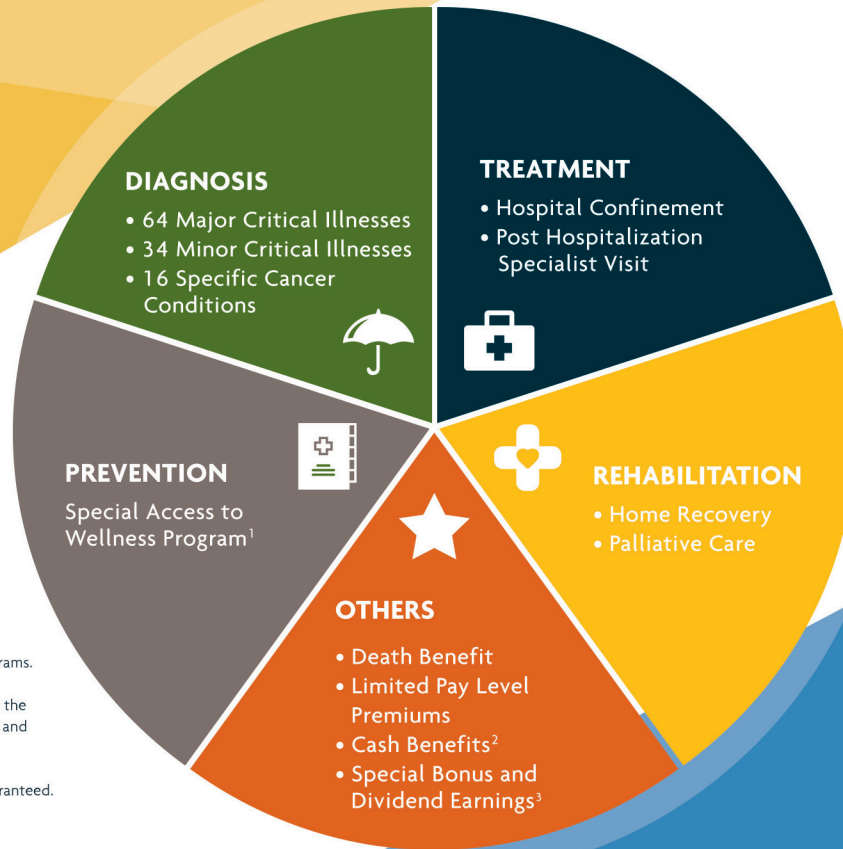




SUN FIT AND WELL

Benefits at a glance...



¹ Sun Life reserves the right to determine the wellness programs.

² Treatment and Rehabilitation Benefits are available only in the Advantage variant while Cash Benefits are available in Plus and Advantage variants.

³ Special "paid-up" bonus and dividend earnings are not guaranteed.



SUN Fit and Well

The New Generation Wellness Product

Life is brighter when we're in the best of health, and Sun Life is here to make sure that you can live yours to the fullest with **SUN Fit and Well!**

A new generation wellness product, SUN Fit and Well offers comprehensive life and health protection. It helps ensure you are healthy and well all the time and provided with the best care should an illness strike.

SUN Fit and Well also has a "life stage protection" feature to address evolving health protection needs.

SUN Fit and Well has you covered in four different ways: Prevention, Diagnosis, Treatment, and Rehabilitation.



PREVENTION¹

Proactively maintain your health! With SUN Fit and Well, you can be a part of Sun Life's wellness program and enjoy special privileges that will help keep your mind and body fit.

- Access wealth of health and wellness information
- Join fitness and wellness events
- Learn from nutrition and health experts

DIAGNOSIS² AND TREATMENT

Get the best care! SUN Fit and Well provides benefits that may help replace the funds you spent for diagnostic procedures or fund further diagnostic investigations in case you are diagnosed with any of the 100+ covered critical conditions across minor and major stages.

Avail of the **Advantage** variant to cover for expenses related to hospitalization and follow-up care with a specialist.

REHABILITATION

Find your way back to health! Avail of SUN Fit and Well Advantage and get home recovery benefits so you can regain your health and face the future with confidence.

SPECIFIC CANCER BOOSTER

Ease your financial worries! With SUN Fit and Well, get additional cash benefit equivalent to 50% of the Face Amount upon first diagnosis of any covered specific cancer conditions. With the Advantage variant, you get 50% more from your hospitalization, post hospitalization, home recovery and palliative care benefits.

PRODUCT VARIANTS

- **SUN Fit and Well**
(10-Pay / 15-Pay / 20-Pay)
- **SUN Fit and Well Plus**
(10-Pay / 15-Pay / 20-Pay)
- **SUN Fit and Well Advantage**
(10-Pay / 15-Pay / 20-Pay)

ENJOY ALL THESE FEATURES TOO!

LIFE INSURANCE PROTECTION³

Secure your loved ones' future with guaranteed life insurance protection equivalent to the policy's Face Amount until age 100.

SPECIAL BONUS AND DIVIDEND EARNINGS⁴

Be rewarded with a special bonus at the end of the premium-paying period, plus annual dividend earnings thereafter. Withdraw these anytime or leave them with Sun Life and allow them to accumulate.

LIMITED PAYMENT PERIOD

Sun Fit and Well may be paid in 10, 15, or 20 annual installments with a fixed amount throughout the chosen period. You may also opt to pay semi-annually, quarterly, or monthly.⁵

GUARANTEED CASH BENEFITS

By availing SUN Fit and Well Plus or SUN Fit and Well Advantage, you get to advance 5% of your policy's Face Amount for eight consecutive years as early as age 65.

¹ Sun Life reserves the right to determine the wellness programs.

² Diagnosis of critical condition and any surgery performed related to such condition must be aligned with the definitions indicated in the insurance policy contract.

³ Benefits may be reduced by any amount previously paid for Minor Critical Illness Benefit and/or Anticipated Endowments.

Note: Benefits indicated in this material are subject to the specific guidelines set by Sun Life and the actual provisions of the insurance policy contract.

⁴ Special "paid-up" bonus and dividend earnings are not guaranteed.

⁵ Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.



SUN Fit and Well has you covered from childhood all the way to the golden years:

John & Jane (30 years old) purchased SUN Fit and Well Advantage for John Jr.

[Assuming John & Jane have existing Critical Illness (CI) Insurance Coverage]

Child Insured = 0 Age (30-Day Old)

Face Amount = Ps. 1,000,000

Annual Premium = Ps. 25,990 (15-Pay)

Critical Illness (CI) Benefit
= **Ps. 1,000,000**

Remaining CI Benefit = **Ps. 800,000**

Remaining CI Benefit = **Ps. 600,000**

**SPECIAL
BONUS**

Guaranteed cash benefits worth
5% of the Original Face Amount
given each year starting age 65 for 8
consecutive years

The total amount of Ps. 400,000 is
deducted from the Remaining
CI Benefit of Ps. 600,000

Remaining CI Benefit
payable to John Jr.
= **Ps. 200,000 (Major CI
Benefit) + Accumulated
Dividends (if any)**

Policy terminates.

Ps. 50,000
Ps. 50,000
Ps. 50,000
Ps. 50,000
Ps. 50,000
Ps. 50,000
Ps. 50,000
Ps. 50,000

AGE 0 1 2 3 4 **5** ...10 **15** 20 25 30 35 40 45 **50**65 66 67 68 69 70 71 72 **73**90 95 100



John Jr.'s
dependency
years

John Jr. suffered from Dengue
Hemorrhagic Fever (Grade III) and
was hospitalized for 10 days.

Minor CI Benefit = Ps. 200,000
(20% x 1M for minor CI)

Daily Hospital Income Benefit
Ps. 1,250 x 10 = Ps. 12,500
(hosp. confinement for 10 days)

Home Recovery Benefit
Ps. 625 x 10 = Ps. 6,250
(hosp. confinement for 10 days)

Post Hospitalization Benefit
= Ps. 5,000 (For follow-up check-up)



John Jr.'s
earning
years

John Jr. was
diagnosed with
Chronic Kidney
Disease.

Minor CI Benefit
= Ps. 200,000
(20% x 1M for minor
CI from a different
group)



John Jr.'s
senior
years

John Jr. was diagnosed with
End Stage Renal Disease.

Total Premiums Paid = **Ps. 389,850**
Total Benefits Received = **Ps. 1,023,750 +**
Accumulated
Dividends (if any)

Aim for wellness and
protect yourself today
with **SUN Fit and Well!**

Call **849-9888** or contact your Sun Life Advisor.
Visit **sunlife.com.ph** for more details.



Sun Life of Canada (Philippines), Inc. is a member of the Sun Life Financial group of companies, a leading international financial services organization providing a diverse range of protection and wealth products and services to individuals and corporate customers. Sun Life Financial and its partners have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2015, the Sun Life Financial group of companies had total assets under management of CDN\$891 billion.

In the Philippines, Sun Life Financial is represented by Sun Life of Canada (Philippines), Inc. which offers life insurance products; Sun Life Asset Management Company, Inc. which manages and distributes the Sun Life Prosperity Funds; and Sun Life Financial Plans, Inc. which administers the company's education and pension plans.

