

Sun Life Evolve Term Insurance illustration

Sun Life Evolve Term Insurance provides affordable life insurance coverage for your temporary personal or business needs. **Sun Life Evolve Term Insurance** helps you meet your needs today while giving you the flexibility to meet your changing needs in the future.

Insured person:

Life Client Quote

Insurance and benefits for Life Client Quote

Male, age 40, non-smoker (risk class 3)

Insurance coverage	Amount (\$)	Initial monthly premium (\$)
Sun Life Evolve Term Insurance 20	100,000	16.11

Policy fee \$2.25

Total initial monthly premium \$18.36

Plan summary



Year	Age	Total policy death benefit (\$)	Total monthly insurance premium (\$)	Monthly policy fee (\$)	Total monthly premium (\$)
1	41	100,000	16.11	2.25	18.36
2	42	100,000	16.11	2.25	18.36
3	43	100,000	16.11	2.25	18.36
4	44	100,000	16.11	2.25	18.36
5	45	100,000	16.11	2.25	18.36
6	46	100,000	16.11	2.25	18.36
7	47	100,000	16.11	2.25	18.36
8	48	100,000	16.11	2.25	18.36
9	49	100,000	16.11	2.25	18.36
10	50	100,000	16.11	2.25	18.36
11	51	100,000	16.11	2.25	18.36
12	52	100,000	16.11	2.25	18.36
13	53	100,000	16.11	2.25	18.36
14	54	100,000	16.11	2.25	18.36
15	55	100,000	16.11	2.25	18.36
16	56	100,000	16.11	2.25	18.36
17	57	100,000	16.11	2.25	18.36
18	58	100,000	16.11	2.25	18.36
19	59	100,000	16.11	2.25	18.36
20	60	100,000	16.11	2.25	18.36
21	61	100,000	157.86	2.25	160.11
22	62	100,000	157.86	2.25	160.11
23	63	100,000	157.86	2.25	160.11
24	64	100,000	157.86	2.25	160.11

Plan summary (continued)



Year	Age	Total policy death benefit (\$)	Total monthly insurance premium (\$)	Monthly policy fee (\$)	Total monthly premium (\$)
25	65	100,000	157.86	2.25	160.11
26	66	100,000	157.86	2.25	160.11
27	67	100,000	157.86	2.25	160.11
28	68	100,000	157.86	2.25	160.11
29	69	100,000	157.86	2.25	160.11
30	70	100,000	157.86	2.25	160.11
31	71	100,000	157.86	2.25	160.11
32	72	100,000	157.86	2.25	160.11
33	73	100,000	157.86	2.25	160.11
34	74	100,000	157.86	2.25	160.11
35	75	100,000	157.86	2.25	160.11
36	76	100,000	157.86	2.25	160.11
37	77	100,000	157.86	2.25	160.11
38	78	100,000	157.86	2.25	160.11
39	79	100,000	157.86	2.25	160.11
40	80	100,000	157.86	2.25	160.11
41	81	100,000	877.14	2.25	879.39
42	82	100,000	877.14	2.25	879.39
43	83	100,000	877.14	2.25	879.39
44	84	100,000	877.14	2.25	879.39
45	85	100,000	877.14	2.25	879.39

ABOUT THIS ILLUSTRATION

This illustration was prepared for information purposes only and is not an insurance contract or an offer to provide insurance. It does not form part of any policy that may be issued.

All coverages and benefits illustrated will be subject to underwriting review and approval.

Age	Age means a person's age on their birthday nearest to a particular date. This is known as "age nearest". A person's age at the policy date means their age on their birthday nearest to a policy date. For example, if the insured person's actual age is 34 years and 7 months, the "insurance age" will be 35. When we say a benefit ends at 65, it means the policy anniversary nearest their 65 th birthday.
Policy anniversary	The month and day every year that is the same as your policy date.
Premiums	This illustration is based on Sun Life Financial's premium rates on the date shown below. Premiums shown are based on the specifics illustrated: plan type, benefit type, amount of insurance, age, smoking status, sex and insurance rating. If any of these are incorrect and your policy is issued with different specifics, the premium and values may change. Illustrated amounts are guaranteed provided the required premiums are paid when due.
Risk class	Risk class is used to categorize the anticipated health and insurability of the proposed insured person. Factors include tobacco usage, health and lifestyle information, family health history and other personal history information. The risk class shown is for illustration purposes only and is based on the coverage amount chosen. The actual risk class is dependent upon all information received in connection with the application for life insurance.
Taxation	This illustration assumes that the current Income Tax Act (Canada) rules affecting life insurance will remain the same. It should be noted that these rules can change at any time. Neither Sun Life Assurance Company of Canada nor the advisor has been engaged for the purpose of providing legal, accounting or taxation advice. To review the tax treatment of a term life insurance policy in your situation, speak to your tax professional.