

Sun Life Premier Legacy

Your Wealth. Your Terms.



Sun Life



A Legacy Worth Protecting

You've dedicated years to building more than just financial wealth -- you've created a meaningful life, nurtured a family you cherish, and often established a business that embodies your values and reputation.

Looking toward the future, your priority extends beyond the assets you leave behind. What matters most is ensuring your family remains cared for and your business continues to thrive without confusion, conflict, or disruption.

Achieving this level of certainty requires a thoughtful strategy – a strong legacy plan that safeguards everything you've built, ensuring your vision endures and the people you love most are protected for generations to come.



A Strategic Plan for a Lasting Legacy

Strategic Foundation

Sun Life Premier Legacy is designed for successful individuals who want to preserve what they've built and transfer their wealth with clarity, intention, and control.

From Day 1 until age 100, Sun Life Premier Legacy is built on 3 core strategies:

- **Wealth Protection & Legacy Alignment Strategy**
Significant coverage at optimal value to maintain your family's standard of living and provide care for your loved ones, with options designed to allow beneficiaries to receive proceeds in a manner that aligns with your wealth management strategy and preserves the intended purpose of your legacy.
- **Plan Continuity & Decision Authority Strategy**
Comprehensive asset safeguards that provide essential liquidity and ensure seamless transitions while fulfilling business obligations -- with built-in provisions that give your family clear direction if you become unable to make decisions, so they never have to wonder what you would have wanted.
- **Philanthropic Impact Strategy**
Structured support for charitable causes and values that matter to you, ensuring your influence extends beyond your lifetime and creates lasting change in areas you care about most.

Strategic Outcome

Sun Life Premier Legacy creates the right structured plan so your family, your business, and the causes you believe in are protected.



Benefits at a Glance



Enjoy Protection that Lasts Beyond a Lifetime

Ensure financial security for your family and preserve your assets with lifetime insurance coverage.



Market First

Stay in Control even beyond Capacity

The **Mental Incapacity Benefit** empowers you to proactively maintain control over your plan should you lose the ability to manage it.



Build Long-Term Value while Protected

Your plan offers guaranteed cash value and dividend earnings¹ that grow over time.

¹Dividend earnings are not guaranteed.

²Sun Life has the right to determine the VIP program and may be subject to change.

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Pass Wealth on Your Own Terms

With a comprehensive **Legacy Settlement Option**, you can efficiently pass on wealth to the rightful heirs.



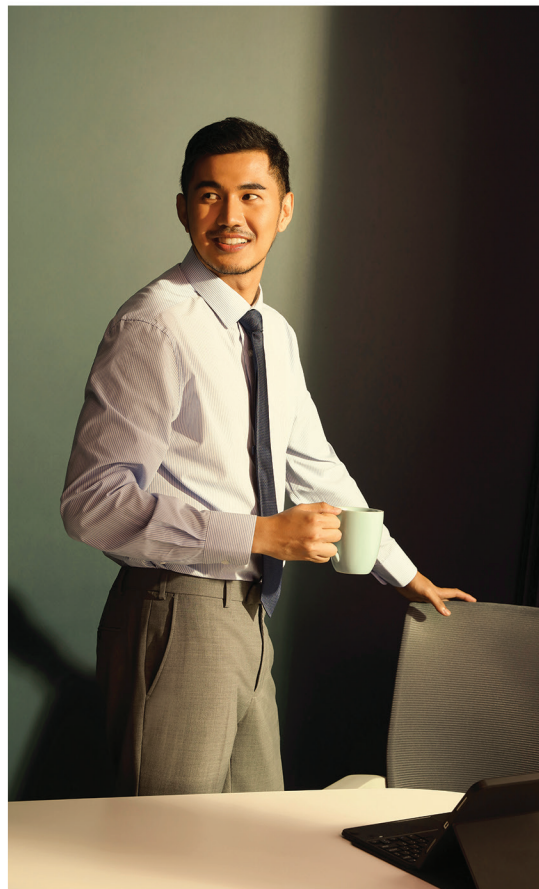
Be Empowered in Life's Critical Moments

Have early access to your benefit to help you focus on health in case of terminal illness.



Experience Exclusive VIP Services Designed Around You²

Get access to premium perks/services that complement your financial protection.



Enjoy Protection that Lasts Beyond a Lifetime

Sun Life Premier Legacy provides **life insurance protection equal to 200% of the Face Amount** from Day 1 of coverage until age 100, creating a lasting legacy that extends to future generations.

This level of protection is designed to provide liquidity in case of untimely passing, helping your family settle financial obligations, preserve assets, and keep businesses running smoothly, ensuring your legacy continues beyond your lifetime.

Secure your legacy for those who matter most.

Legacy Preservation



You spent decades building assets and providing for your family.

Secure them with a **Sun Life Premier Legacy Plan** by getting an insurance benefit equal to your Total Estate Tax

Should anything happen to you, your beneficiary/ies will be provided insurance proceeds as liquid funds to pay for your estate liabilities.



Real Assets

Real Estate Property, Business, Vehicle, Collectibles



Financial Assets

Bank Savings Accounts, Bonds, Stocks, Mutual Funds, UITFs



Estate Tax



Government



With Sun Life Premier Legacy in place, your heirs will have peace of mind knowing that they do not have to sell or spend anything and can fully enjoy the assets you built over time.

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Pass Wealth on Your Own Terms

Flexibility in how your wealth is transferred gives you greater control over your family's financial future.

With the plan's **Legacy Settlement Option**, you have the power to decide when and how your life insurance benefit will be provided to your beneficiary/ies.

You may design the benefit to be given immediately after your passing, or to defer the payout after a few years or when your beneficiary/ies reach a certain age, either in lump sum or equal installments.

This flexibility helps you:

- **Provide guidance, not just inheritance**
Structure payouts that encourage responsible financial stewardship
- **Create a multi-generational plan**
Protect your legacy and preserve it for your children, grandchildren, and beyond
- **Support education, leadership, and long-term stability**
Fund what matters most while fostering financial maturity
- **Create a legacy beyond family**
Designate a charity institution as irrevocable beneficiary, creating lasting philanthropic impact aligned with your values



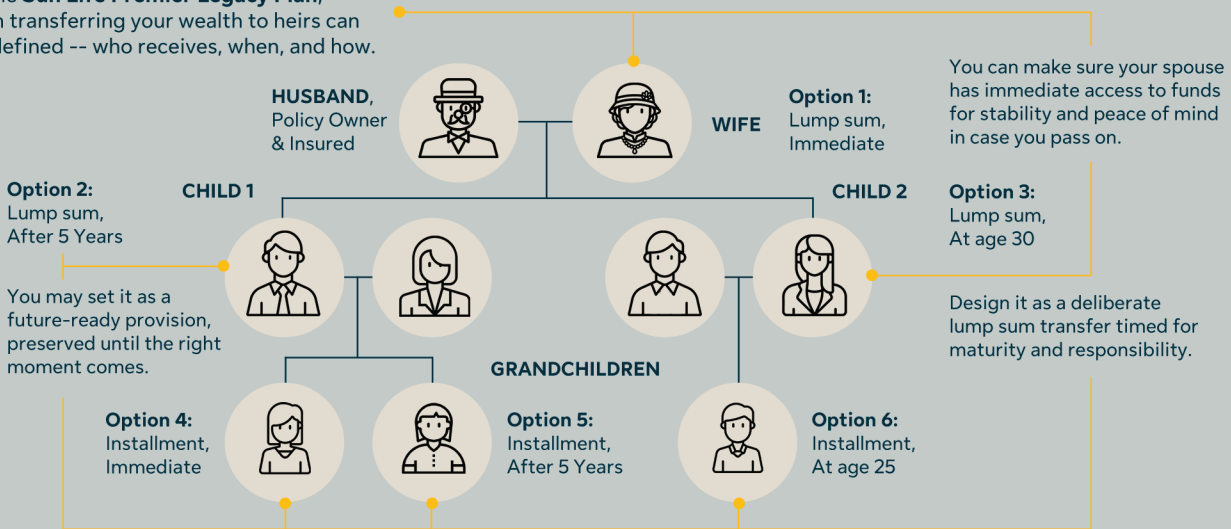
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Whatever happens, your plan carries on exactly the way you want it.

The Legacy Settlement Option gives you the freedom to customize your wealth transfer strategy in six (6) different ways based on unique needs and circumstances.

You can even apply for different options per beneficiary, ensuring your legacy provides the right financial support for those you care about most.

With a single **Sun Life Premier Legacy Plan**, your goal in transferring your wealth to heirs can be clearly defined -- who receives, when, and how.



At meaningful milestones, your legacy may extend further even when you are no longer around, ensuring that it continues to support the younger generation exactly as you intended.

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Stay in Control Even Beyond Capacity

Sun Life Premier Legacy's **Mental Incapacity Benefit*** enables you to plan ahead to protect your interests when life takes an unexpected turn. This **first-in-the-market benefit**** allows you to designate a family member you trust, as a Mental Incapacity Benefit Recipient, to access applicable benefit if you are unable to manage your affairs due to mental incapacity, coma, or major head injury.

By planning ahead, you help your family avoid the costly court processes and lengthy delays that often arise when legal capacity is lost without proper preparation. Instead, your designated recipient will have immediate access to either of the following benefits:

Cash value of any dividend earnings*

Provided premiums are paid, cash value continues to grow even after the benefit has been given, ensuring the family's financial security.

OR

Guaranteed value of the policy + Cash value of any dividend earnings*

Payment of this benefit terminates the plan, which may not be beneficial to you as you will no longer have insurance coverage.

This benefit ensures your legacy plan continues uninterrupted, providing peace of mind that your wealth will be managed and protected even when you cannot do so yourself.



* Subject to medical certification and specific conditions as stated in the policy contract. Sun Life Premier Legacy policy owner may apply for this optional benefit as long as he/she is also the insured, and must not have been diagnosed with mental incapacity, coma, or major head trauma previously. Any advances, with interest, from the policy will be deducted from the benefit amount.

**The Mental Incapacity Benefit is a market-first innovation in the Philippine insurance industry, offered exclusively with this product.

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

Be Empowered in Life's Critical Moments

Life brings unexpected moments, and having the right protection means you are prepared for whatever comes your way.

If you become terminally ill with 12 months or less to live, Sun Life Premier Legacy empowers you with immediate financial flexibility by allowing early access to your coverage.

This enables you to get a portion of your plan's Face Amount in advance (subject to a maximum of Php 2 million), which can help cover medical expenses, support your family, and allow you to focus on what matters most.





Build Long-Term Value while Protected

Sun Life Premier Legacy helps you build long-term value through potential dividend earnings, while keeping you protected for life.

You have flexible options for your dividends, which you may receive in cash, use them to reduce premium payments, leave them with Sun Life to accumulate and grow over time, or enhance your insurance coverage.

Access to cash also comes in handy via loan made against your plan's guaranteed cash value, which may be useful in case of an emergency.



Experience Exclusive VIP Services Designed Around You*

You value efficiency, discretion, and professionalism. As a valued member of Sun Life's elite community, Sun Life Premier Legacy offers priority access to:



Plan applications with express underwriting assessment



Private home medical services and onsite laboratory tests with complimentary breakfast in select partner clinics



Special curated lifestyle events and exclusive intimate forums focused on legacy and succession planning

Everything is designed to respect your time and simplify the process for you and for the family who will one day manage what you have built. Various payment options are also available for your convenience to align with your wealth management strategy.

**Sun Life has the right to determine the VIP program and may be subject to change. Complimentary meals offered by partner medical services providers are also subject to change.*

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How it Could Help | Legacy Preservation

The Founder

Mr. Antonio, a family business owner, spent his life building a business and assets now worth Php 50 million. Knowing his family depends on him and the business, he secured a **Sun Life Premier Legacy 10 plan** to protect them from life's uncertainties. From Day 1, the insurance creates immediate protection, providing his family with liquidity to pay estate liabilities (6% of the total assets = Php3 million) if anything happens to him. When Mr. Antonio is no longer around, the insurance benefit helps preserve their assets and supports his family as they take on leadership roles in the family business.

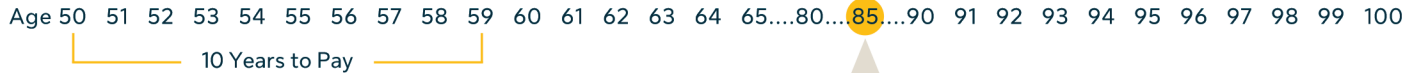


Sun Life Premier Legacy 10

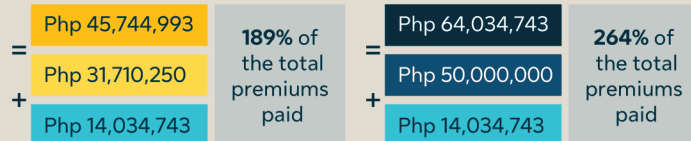
Male | Age: 50 | Non-Smoker

Face Amount: Php 25 Million | Annual Premium: Php 2,422,000

PROTECTION COVERAGE (until age 100) or Death Benefit of 200% of the Face Amount

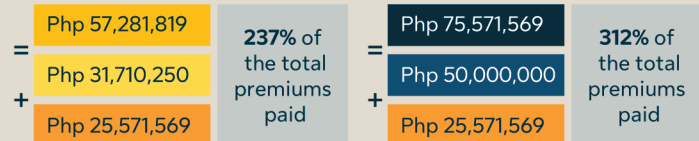


Improve your cashflow with yearly dividends.*



Note: For illustrative purposes only. Actual provisions of the insurance policy contract apply.
*Dividend earnings are not guaranteed.

Accumulate dividends* and build greater value over time.



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This assumes that the plan accumulates dividends at 4.50%. *Dividend earnings are not guaranteed.



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How it Could Help | Legacy Transfer

The Heirs

Beyond immediate liquidity, Mr. Antonio wanted to transfer his remaining insurance benefit wisely. Through the **Legacy Settlement Option**,* Sun Life Premier Legacy gave him control over when and how the remaining life insurance benefit would reach each family member. He also wanted to distribute the death benefit accordingly:

Total Benefit in case of Death at age 85

(Assuming Mr. Antonio chose to leave his dividends with Sun Life to accumulate)

Php 75,571,569

Mrs. Maria Antonio (Wife)

40%



Php 30,228,628

Lump sum, immediate payment for **3 million estate tax** and to help manage family affairs

Rafael (Child 1 – Age 25)

20%



Php 16,505,209*

Lump sum, after 2 years, as he matures and gains business experience

Miguel (Child 2 – Age 22)

20%



Php 21,038,417*

5 level annual installments after 5 years, as he learns business operations

Sofia (Child 3 – Age 18)

20%



Php 27,108,266*

10 level annual installments starting at age 25, while starting to work at their business

This structured approach reduces mismanagement risk while supporting each family member's development, ensuring Mr. Antonio's legacy provides strategic support and fosters the financial maturity his children need to successfully lead the business.

*Total death benefit will continue to earn non-guaranteed interest while left on deposit with Sun Life. For the Child 2 and 3, total interest earned will be paid together with the last installment.

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How it Could Help | Legacy Plan Continuity Beyond Capacity

The Steward

Mr. Antonio understood that legacy planning also means preparing for the possibility that he may still be alive at a later stage in life but unable to make decisions. When he secured a Sun Life Premier Legacy plan, he made sure that he added the Mental Incapacity Benefit, naming his wife, Mrs. Maria Antonio, as his recipient and chose accumulated dividends as the benefit that can be accessed by her in the future so his plan would remain in force and continue building value.

Sun Life Premier Legacy 10

Male | Age: 50 | Non-Smoker

Face Amount: Php 25 Million | Annual Premium: Php 2,422,000

PROTECTION COVERAGE (until age 100) or Death Benefit of 200% of the Face Amount

Age 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65...80...85...90 91 92 93 94 95 96 97 98 99 100

10 Years to Pay



Total Benefits in case of Mental Incapacity*
(Dividend Option: Leave with Sun Life to accumulate)

Php 17,788,210

Should Mr. Antonio be diagnosed with mental incapacity like Alzheimer's disease at age 80, **Mrs. Maria Antonio can access funds immediately from his plan without lengthy court processes.** This amount can help cover Mr. Antonio's medical care, family needs, and business obligations, while the policy continues to support long-term protection. **His legacy plan stays intact, even during life's most difficult moments.**

*Here are some examples of clinically established conditions that may result in Mental Incapacity: 1) Neurocognitive Disorders - Alzheimer's disease, vascular dementia, frontotemporal dementia, 2) Severe Psychiatric Disorders - Schizophrenia with persistent psychosis, severe bipolar disorder (during acute manic or depressive episodes), major depressive disorder with psychotic features, 3) Neurological Conditions - Parkinson's disease with dementia, traumatic brain injury with lasting cognitive impairment, post-stroke cognitive impairment, and 4) other conditions such as Severe intellectual disability, late-stage Huntington's disease, etc. **In all cases, incapacity must be clinically established and confirmed by a qualified physician.**

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Your Trusted Partner for Legacy and Beyond

True legacy planning means knowing your family will be cared for and your plans will be respected.

Sun Life Premier Legacy stands with you as a trusted partner, helping protect your loved ones' future, support what you've built, and pass on wealth with clarity and care, so the next generation can move forward with ease and confidence.





Build your legacy plan today
with **Sun Life Premier Legacy!**

Call 8-849-9888 or contact your Sun Life Advisors.
Visit sunlife.com.ph for more details.

Connect with us     SunLifePH


Sun Life of Canada (Philippines), Inc. is regulated by the Philippines' Insurance Commission (IC).


For client assistance, know about our process at sunlife.co/SunLifeCAMS or contact:

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 Sun Life Centre, 5th Ave. cor Rizal Drive, BGC, Taguig City

For consumer concerns, contact IC (Manila, Cebu & Davao) at

 02-8523-8461 loc 103/127 | 0917-116-0007 (Globe) | 0999-993-0637 (Smart)

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Sun Life is a leading international financial services organization providing asset management, wealth, insurance, and health solutions to individual and institutional Clients. Sun Life has operations in a number of 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. In the Philippines, Sun Life is the first and longest-standing life insurance company, helping Filipinos in their journey towards a brighter life.

Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

In the Philippines, Sun Life is represented by Sun Life of Canada (Philippines), Inc. which offers life insurance products; Sun Life Asset Management Company, Inc. which distributes the Sun Life Prosperity Funds; Sun Life Financial Plans, Inc. which administers the company's education and pension plans; and Sun Life Investment Management & Trust Corporation which offers multi-strategy portfolio management solutions.

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