



Sun ICU Protect

Caring for you in life's critical moments





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Each day presents us with opportunities that can help us achieve our goals and make our lives better. But at the same time, we also encounter risks, especially when it comes to our health. For the unprepared, one health emergency can impact our savings significantly.

These vulnerable health situations need not lead to despair. With **Sun ICU Protect**, you can ensure your financial health is well-taken care of should any life-threatening conditions happen.

Apart from ICU benefits, Sun ICU Protect comes with preventive health care, major critical illness and life insurance protection to give you the added care you need throughout your lifetime.

PREVENTION¹

YOUR WAY TO A HEALTHY LIFESTYLE.

With Sun ICU Protect, you can be part of Sun Life's wellness program and enjoy special privileges to various wellness activities.

- Access to the latest health and wellness information
- Exciting fitness and holistic wellness events
- Tips from nutrition and health experts

Best of all, you can decide on how you can keep safe and be proactively healthy! Avail one of these three preventive health care benefits at Sun Life's appointed medical facilities:

- Preventive Medical Examination
- Vaccination (Flu or Pneumonia)
- COVID-19 Screening Test (Antigen, Antibody or RT PCR Test)

You can start enjoying the benefit on the 2nd year and every 2 years afterwards for the first 20 years (up to 10 availments).



DIAGNOSIS, TREATMENT & REHABILITATION

YOUR PARTNER AND SAFETY NET IN CRITICAL MOMENTS.

Sun ICU Protect provides you a daily cash benefit for confinement in an Intensive Care Unit (ICU) for a maximum of 5 days. A lump sum cash benefit of up to 20% of the Face Amount will also be given for ICU confinement that requires essential life support² and lasts for a continuous period of at least 6 days.

Should you be diagnosed with a covered major critical illness like Cancer, Heart Attack or Stroke, or if you are required to undergo a Coronary Artery Bypass Graft (CABG), Sun ICU Protect provides an additional one-time cash benefit³ equal to 100% of the Face Amount which you can use for further diagnostic investigations, treatment and recovery.



LIFE INSURANCE PROTECTION⁴

YOUR PARTNER TO A SECURE FUTURE. Sun ICU Protect aims to provide you and your loved ones with financial protection in case of a health crisis and should anything happen to you. With a guaranteed life insurance protection equal to 100% of the plan's Face Amount, you can have peace of mind knowing that your family's future is secured.



MORE FEATURES, MORE BENEFITS



HEALTH PROTECTION BOOSTERS

Enhance your benefits with the addition of riders which provide protection for contingencies such as accidental death, disability, and illnesses.



SPECIAL BONUS, DIVIDEND EARNINGS & GUARANTEED CASH VALUE⁵

Be rewarded with a special bonus at the end of the premium-paying period plus annual dividend earnings afterwards. You may receive these in cash or leave with Sun Life to accumulate. In case of an emergency, you can take out a loan against your plan's cash value.



LIMITED PAYMENT PERIOD

Sun ICU Protect may be paid in 5, 10, 15 or 20 annual installments with a fixed amount throughout the chosen period. You may also choose to pay semi-annually, quarterly, or monthly for a more affordable payment option.⁶

¹ Sun Life reserves the right to determine the wellness programs. The prevention benefits are subject to regular review and may change over time depending on availability of relevant programs, tests or procedures.

² The need for Essential Life Support should be deemed medically necessary to sustain the life of the Insured as certified by the treating doctor who is a registered medical specialist in the respective medical discipline. Essential Life Support may include mechanical ventilatory support by invasive artificial airway, hemoperfusion, among others.

³ Benefit will be payable provided that the diagnosis of any of the covered major critical illness condition or surgery performed is aligned with the definition stated in the insurance policy contract provisions.

⁴ Life insurance benefit along with other benefits are subject to the contestability provisions of the insurance policy contract.

⁵ Special Paid-Up Bonus and dividend earnings are not guaranteed.

⁶ Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.

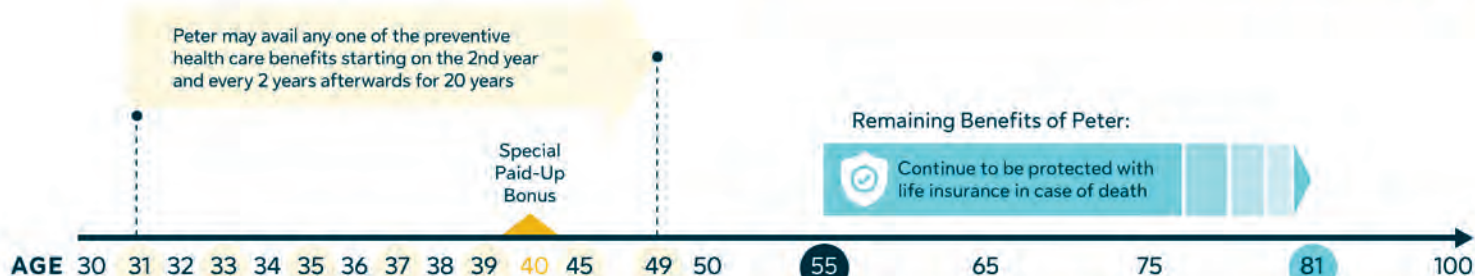
Sun ICU Protect gives you the extra care when it's most needed.



Peter (30 years old, non-smoker) purchased **Sun ICU Protect 10** with Hospital Income Benefit Rider (Ps. 2,000/day)

Face Amount = Ps. 1,000,000
Annual Premium = Ps. 72,560

Total Premiums Paid = Ps. 800,800
Total Benefits Received = Ps. 2,236,000
+ Special Paid-Up Bonus (if any)
+ Accumulated Dividends (if any)



10-Year Paying Period

Peter was confined and admitted in the ICU due to stroke and was placed under Essential Life Support (Mechanical Ventilation) for 9 days

Peter passed away due to health complications

Total Daily Hospital Income Benefit = Ps. 36,000
Ps. 4,000 x 9 days (ICU for 9 days)

Life Insurance Coverage
= Ps. 1,000,000 (100% of Face Amount)
+ Accumulated Dividends (if any)
less advances with interest (if any)
POLICY TERMINATES

Total Daily ICU Benefit = Ps. 50,000
1% of 1M Face Amount x 5 days

Long-Term ICU Benefit = Ps. 150,000
20% of 1M Face Amount
less 50,000 (Total Daily ICU Benefit)

Major CI Benefit = Ps. 1,000,000
100% of 1M Face Amount
less advances with interest (if any)

Notes:

- This illustration assumes that the Special Paid-Up Bonus is paid to the client after the premium-paying period. Accumulation of Special Paid-Up Bonus is also available and may be chosen upon policy application.
- The Daily Hospital Income Benefit doubles if the insured is confined in an intensive care unit (ICU). Premium payment and coverage for this benefit terminate at age 60.
- Daily ICU Benefit is up to a maximum of 5 days only. This benefit is deducted from the Long-Term ICU Benefit.
- The Safety Net Benefits terminate once the Long-Term ICU Benefit has been paid, but the policy remains in force for the other benefits.



Sun ICU Protect

BENEFITS AT A GLANCE

PREVENTION¹



Special access to:

- GoWell Wellness Program
- Preventive Health Care Benefits

DIAGNOSIS, TREATMENT & REHABILITATION²



Safety Net Benefits

- Daily ICU Benefit
- Long-Term ICU Benefit



Major Critical Illness Benefit²

with waiver of premiums

LIFE INSURANCE



Death Benefit
with coverage
until age 100

OTHER BENEFITS



Optional Health, Accident
& Disability Riders



Guaranteed Cash Value, Dividend
Earnings & Special Paid-Up Bonus³

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²Benefit will be payable provided that the diagnosis of any covered major critical illness condition or surgery performed is aligned with the definition stated in the insurance policy contract provisions.

³Special Paid-Up Bonus and dividend earnings are not guaranteed.

Be ready and secured during life's
critical moments with **Sun ICU Protect!**

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



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

📞 02-8849-9888 ✉ sunlink@sunlife.com

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

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

📞 02-8523-8461 loc 103/127 ✉ publicassistance@insurance.gov.ph

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