



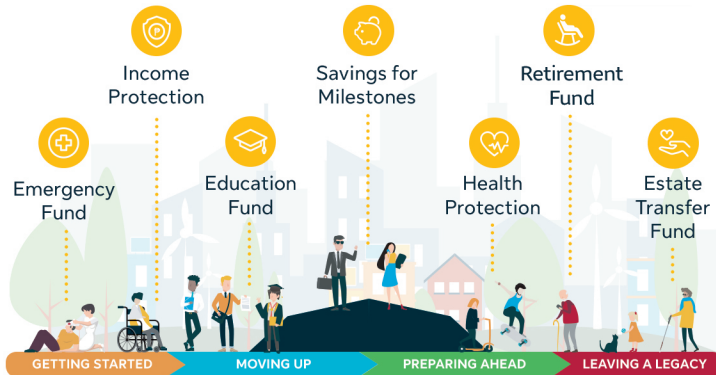
SUN SMARTER LIFE CLASSIC

TRADITIONAL WHOLE LIFE INSURANCE

The Brighter Life with Sun Life

You certainly have a picture of what the Brighter Life looks like for you. Financial Planning is a crucial step to help you get there.

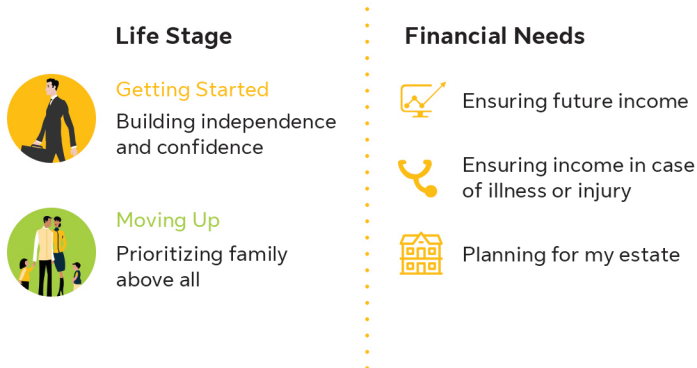
When it comes to Financial Planning, your Sun Life financial advisor can help you develop a customized plan and recommend the appropriate product solutions that can give you Money for Life.



Money for Life is Sun Life's life stage and needs-based financial planning approach to ensure that you are prepared for every stage of your life.

These financial needs encompass the concerns that you may encounter over your lifetime.

SUN Smarter Life Classic is suitable for addressing the following needs:



SUN Smarter Life Classic lets you enjoy these benefits:



LIFE INSURANCE COVERAGE

Make a smart move and ensure your family's future no matter what happens. This product provides life insurance coverage equal to double the face amount from Day 1 until you reach 100.

Enhance your plan with the addition of riders or supplemental benefits which provide added protection for contingencies such as accidents, disability and illnesses.



LIVING BENEFITS

Use your policy as an alternative source of funds in case of emergencies or immediate need for cash. Instead of borrowing from various financial institutions or giving up your prized possessions in exchange of money, you may use your guaranteed cash value and avail a policy loan. A portion of your coverage may also be given in advance in case of a terminal illness.

What's more, the non-guaranteed dividends which your policy may earn can be availed as a cash benefit that can be used to pay future premiums or purchase additional coverage. Dividends can also be left to accumulate.



FLEXIBLE PREMIUM PAYMENTS

Make payment more convenient depending on your goals. Pay regularly or you can opt for a shorter guaranteed payment period of 5 or 10 years only.

You may choose to pay your premiums annually, semi-annually or quarterly. Monthly payment through Auto-Debit or Auto-Charge may also be arranged after payment of the initial quarterly premium.

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



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 U.S., the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of March 31, 2025, Sun Life had total assets under management of CDN\$1.55 trillion. For more information, please visit sunlife.com.

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

This document is issued by Sun life of Canada (Philippines), Inc. Important information about the product is contained in the policy proposal (available through your Sun Life Advisor) and the insurance policy contract. Should there be any discrepancy between the statement(s) contained in this material and the insurance policy contract, the provisions of the insurance policy contract will prevail.


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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:

 02-8849-9888  sunlink@sunlife.com

 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  publicassistance@insurance.gov.ph

