



LIFE INSURANCE REVIEW PROGRAM

A *Prescription for Life*

CLIENT GUIDE



Why a life insurance review can be good for you, your family, and your business.

Changing life events can trigger the need for periodic reviews of life insurance policies and coverage. Some changing life events, or business needs, arise when you or a member of your family, or business:

- ▶ Enter retirement;
- ▶ Become a grandparent, or parent;
- ▶ Change jobs, careers, or re-enter the workforce;
- ▶ Change marital status;
- ▶ Realize a change in business ownership arrangements; or
- ▶ Experience a significant change in assets, or net worth.

If these, or other life events, have occurred since you purchased your life insurance policy, (or last had your policy reviewed), now may be the time for a review. Together, with your financial professional, you can determine if your existing life insurance portfolio is meeting your current and long-term financial needs and goals.

Changing tax laws are another reason to hold regular life insurance reviews. Make sure your life insurance coverage will still meet your estate planning goals, and estate tax reduction objectives.

As your family grows and changes, your life insurance needs may change.



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Prescription for Life Lifecycle

No matter where you are in life, regular life insurance reviews can help determine if you are benefiting from the latest, and most efficient, life insurance policy features. Personal situations and life insurance needs may differ in your early, middle and later years:

EARLY YEARS

- ▶ Do you own the right type of insurance to meet long-term needs?
- ▶ Will you build a permanent insurance base for the future?
- ▶ Have you obtained adequate amounts of cost-effective coverage as family needs change, i.e., children, jobs?

MIDDLE YEARS

Will you:

- ▶ Add supplemental income potential from policies for later years;
- ▶ Obtain more long-term, flexible premium coverage; and
- ▶ Own policies for future estate and tax planning needs?

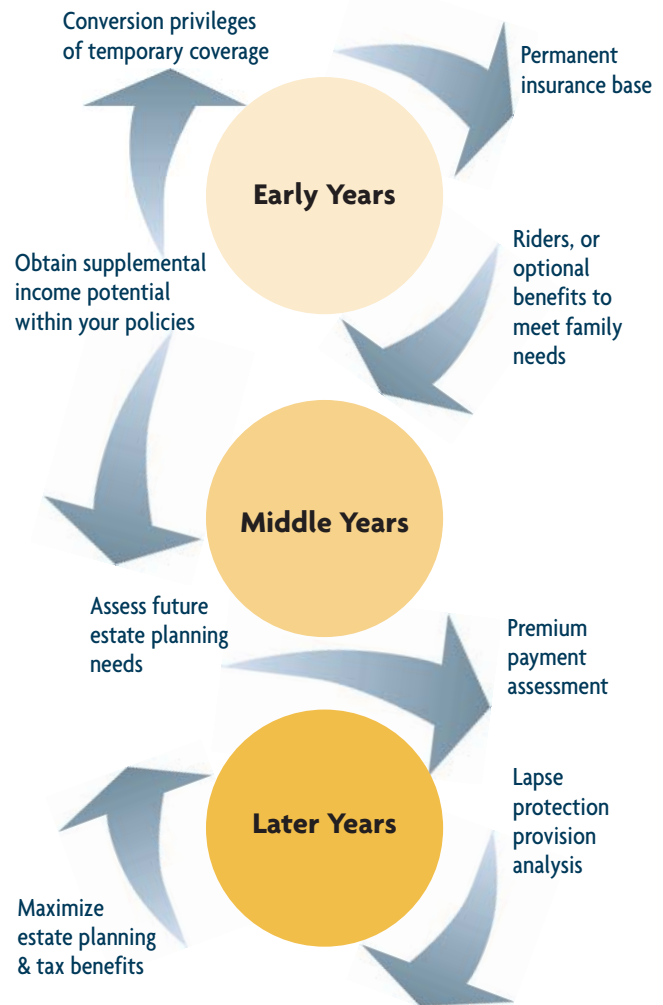
LATER YEARS

Have you:

- ▶ Examined all policies for specific life insurance needs and most efficient pricing;
- ▶ Made sure policies will not lapse; and
- ▶ Met estate planning goals and estate tax reduction objectives?

Business Owners should also consider regular life insurance reviews. Policy ownership arrangements of older policies may need to be changed. Reviews can help determine if the cash values are sufficient to support the executive benefits for which the policies may have been originally intended.

Lifecycle Chart



Are you paying for something that no longer meets your needs?



And for Years to Come with Sun Life's Charitable Giving Benefit Rider...

Sun Life Financial offers a unique Charitable Giving Benefit Rider on select universal life and variable universal life policies.* The rider allows you to donate up to 1% of the death benefits (over and above the policy's death benefits) up to a limit of \$100,000. It allows you to leave a much larger legacy than you thought possible to help the causes you care about.

Prescription for Life Checklist

Just as life changing events can trigger the need for a life insurance review, significant changes in tax laws, and life insurance policy features, can provide important reasons to review existing contracts. You may want to review your policy for:

- ✓ Death Benefit Protection
- ✓ Policy Features
- ✓ Premium Payment Options
- ✓ Beneficiary Designation
- ✓ Ownership Arrangements
- ✓ Tax Laws
- ✓ Underwriting Guidelines

A life insurance review is designed to help you understand and appropriately maintain your existing insurance coverage. It is designed to help you evaluate your current situation and make decisions that are in your best interest, and in the best interest of your family, or business.

**A life insurance review can help
maximize all potential tax advantages.**

*Not available in all states. Contact Sun Life Financial for updated state availability.



Summary

The purpose of a life insurance review is to analyze, and evaluate your current needs to determine if your current policies are appropriately maintained, and coverage is adequate to meet those needs. In most cases, you will discover that you, your family, or business, are adequately covered by your existing life insurance policies. Whatever the outcome of your findings, regular life insurance review meetings provide valuable information. Over the long term, this information can help you make sure your existing policies match your current needs.

**Take the first step for a thorough and informative review.
Contact your Sun Life Financial Representative.**



About Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.

The Life Insurance Review Program is intended to help financial professionals help clients evaluate the performance and appropriateness of their existing insurance policies. The program is not designed to encourage clients to replace existing insurance policies.

This material contains references to concepts that have legal, accounting and tax implications. It is not intended as legal, accounting or tax advice. Please consult an attorney and/or accountant for legal and tax advice for each particular situation. Life insurance is medically underwritten. A change in policy may require a physical examination. Clients should not cancel current policy coverage until new coverage is in force. Surrender charges may be due on an exchange of one contract for another. Surrendering a policy may be a taxable event.

Variable Universal Life Insurance products are sold by prospectus and are subject to market risk, including loss of principal. If investment performance of the sub-accounts to which the policy value is allocated is less than expected, the policy may lapse or may not accumulate surrender value sufficient to fund the policy for the reason it was purchased.

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All guarantees are based on the claims-paying ability of the issuing company, either Sun Life Assurance Company of Canada (Wellesley Hills, MA), Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA), or in New York, Sun Life Insurance and Annuity Company of New York (New York, NY). All are members of the Sun Life Financial group of companies.

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INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

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