

your **group**
benefits

Lakehead University

Senior Administrative Staff

**Contract Number 50813
Effective January 1, 2018**

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Benefit Details

INSURANCE BENEFITS FOR YOU

BASIC LIFE INSURANCE

Amount 3 times your annual basic earnings, the result adjusted to next higher \$1,000 (if not already a multiple of \$1,000), up to a maximum benefit of \$500,000.

This benefit ends on the date you attain age 71.

OPTIONAL LIFE INSURANCE

Amount Multiples of \$10,000, as you elect, up to a maximum benefit of \$200,000

Evidence of insurability Required on all optional amounts of insurance and any increase in coverage. Coverage will not take effect before Sun Life approves the evidence of insurability. However, if you are not Actively At Work on the date your Optional Life Insurance would normally begin, then coverage will not begin until the day you are again Actively At Work.

This benefit ends on the date you attain age 65.

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Amount Multiples of \$10,000, as you elect, up to a maximum benefit of \$500,000

This benefit ends on the date you retire, or attain age 70, if earlier.

INSURANCE BENEFITS FOR YOUR DEPENDENTS

OPTIONAL DEPENDENT LIFE INSURANCE

	<u>Amount</u>
Spouse	\$30,000
Child	\$15,000

This benefit ends on the date you attain age 65.

OPTIONAL DEPENDENT ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCEAmount

Spouse only	60% of your Optional Accidental Death and Dismemberment Insurance Amount
Spouse with Children	50% of your Optional Accidental Death and Dismemberment Insurance Amount
Children only	20% of your Optional Accidental Death and Dismemberment Insurance Amount
Child with Spouse	15% of your Optional Accidental Death and Dismemberment Insurance Amount

This benefit ends on the date you retire, or attain age 70, if earlier.

CHANGES IN AMOUNTS

Your insurance may change if your status affecting the insurance changes. Such change is made on the day your status changes.

If you are required to submit evidence of insurability to Sun Life any increase will only take effect on the date Sun Life approved the evidence.

If you are not Actively At Work (i) on the date an increase would otherwise take effect, or (ii) on the date the group policy is amended to provide additional or increased benefits, any increase will only take effect on the first day you are Actively At Work.

Similarly, any increase in Dependent Insurance is delayed for a Dependent who is confined in a Hospital or similar institution until the day following the last day of confinement.

DEFINITIONS

The group policy contains a number of definitions not listed here. The following definitions will be of greatest interest to you.

Note: All terms which are defined in the group policy are capitalized throughout the text of this booklet.

Employee – a person employed by the Employer as a permanent full-time employee whose terms and conditions of employment are comparable to those of other full-time employees of similar classification at the Employer's business establishment or at some other location where the Employer's business requires him to be.

Dependent – a Spouse or a Child who is a resident of Canada or the United States.

Spouse – your Spouse by virtue of legal marriage or your common-law spouse of the opposite sex or of the same sex with whom you cohabit and who is publicly represented as your spouse.

At any one time, only one person may be insured as an Employee's Spouse.

Child – your or your Spouse's child, who is not married or in any other formal union recognized by law, excluding a foster child or a child who has attained age 21 (age 25 in the case of a full-time student wholly dependent on you for support).

A handicapped Child who attains the limiting age may continue coverage as a Dependent if certain requirements are met. Your Employer can supply precise details.

Illness – bodily injury, sickness, disease, or mental infirmity.

Hospital – a legally operated institution which:

1. is primarily engaged in providing medical, diagnostic and surgical facilities for the care and treatment of sick and injured persons on an in-patient basis,
2. provides such facilities under the supervision of a staff of Doctors and with 24 hour a day service by registered nurses, and
3. is not principally a home for the aged, rest home, nursing home, convalescent hospital or a place for the care and treatment of drug addicts or alcoholics.

Totally Disabled – You are Totally Disabled if you are considered totally disabled under your employer’s Long Term Disability plan.

Accident or Accidental – A sudden, unforeseen and unexpected event happening by chance, arises from a source external to the insured person, is independent of illness, disease or other bodily malfunction and is the direct cause of loss. Accidental bodily injury means bodily injury which is accidental, is the direct source of a loss.

Deemed Date of Retirement – If you become Totally Disabled, your date of retirement is deemed to be the date you attain age 65 unless you actually retire earlier.

Waiting Period – you are considered to have satisfied the Waiting Period by the date of your Employment.

General Information

The information in this document is important to you. It provides a summary of the benefits made available to you through your Employer's group policy with Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies. You should keep this document in a safe place. Your Employer can provide you with full details of the group policy.

In the event of any discrepancy between the information in this document and the group policy, the terms and provisions of the group policy apply.

Accessing Your Records

For insured benefits, you may obtain copies of the following documents:

- your enrolment form or application for insurance.
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the group policy.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies.

All requests for copies of documents should be directed to one of the following sources:

- our website at www.mysunlife.ca.
- our Customer Care centre by calling toll-free at 1-800-361-6212.

Insurance Coverage Begins

For Basic Employee Life

Your insurance begins on the day following your completion of the Waiting Period (see the Benefit Details).

Optional Employee Life and Optional Employee Accidental Death and Dismemberment Insurance

If your amount of Optional Employee Life Insurance and Optional Employee Accidental Death and Dismemberment Insurance is \$50,000 or less: Insurance for you will begin on the day following your completion of the Waiting Period (see the Benefit Details) provided you enrol within 30 days. If you do not enroll within 30 days after the date you complete the Waiting Period, evidence of your insurability will be required and insurance will begin on the date the evidence is approved by Sun Life.

If your amount of Optional Employee Life Insurance and Optional Employee Accidental Death and Dismemberment Insurance is more than \$50,000: Insurance for you will begin on the day following your completion of the Waiting Period (see the Benefit Details) or the date evidence of your insurability is approved by Sun Life, whichever is later.

Optional Dependent Life and Optional Dependent Accidental Death and Dismemberment Insurance: Insurance for your dependents will begin on the later of (i) the day following your completion of the Waiting Period (see the Benefit Details) or (ii) the date the dependent becomes eligible for coverage, provided you enrol the dependent within 30 days. If you do not enroll the dependent within 30 days, evidence of the dependent's insurability will be required and insurance will begin on the date the evidence is approved by Sun Life.

Sun Life will issue to you a Certificate of Insurance showing your insured benefits and effective date of cover.

If you are not Actively At Work on the effective date indicated on the Certificate, your coverage is delayed until the day you are Actively At Work. Similarly, Dependent insurance, other than for a newborn Child, is delayed for a Dependent who is in a Hospital or similar institution until the day following the date of discharge.

Insurance Coverage Ends

Your insurance ends on the earliest of:

- the date your Termination Of Employment occurs,
- the end of the period for which premium is paid for your insurance,
- the date the group policy is no longer in force.

Insurance on your Dependent ends on the earliest of:

- the date your insurance ends, other than by death,
- the date the definition of a Dependent is no longer met,
- the last day of the third month following the month in which your death occurred,
- the end of the period for which premium is paid for Dependent insurance.

Surviving Dependent Insurance (Applies to Optional Dependent Accidental Death and Dismemberment Insurance)

If you die insurance on your Dependent continues, without further payment of premiums, until the earliest of:

- 6 months after the date of your death,
- the date the definition of Dependent is not met, other than as a result of your death,
- the date the benefit for which the Dependent is insured terminates,
- the date the group policy is no longer in force.

Making a Claim

Sun Life is dedicated to processing your claims promptly and efficiently. You should contact your Employer to get the proper form to make a claim.

There are time limits for making claims. These limits are shown under each benefit. If you fail to abide by these time limits, you may not be entitled to some or all benefit payments.

All claims must be made in writing on forms approved by Sun Life.

For the assessment of a claim, Sun Life may require medical records or reports, proof of payment, itemized bills, or other information Sun Life considers necessary. Proof of claim is at your expense.

Legal Actions

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

Life Insurance

Life Insurance For You

The amount of your Life insurance can be determined from the Benefit Details.

If you die while insured, Sun Life will pay the amount of your Life insurance to the last nominated beneficiary as filed. In the absence of a beneficiary nomination, payment will be made to your estate.

You may name the beneficiary of your choice or your estate. Any nominations you make are revocable, unless you stipulate otherwise or the law provides otherwise.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If you reside outside Québec and are designating a minor as your beneficiary, you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. If you reside outside Québec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor.

Life Insurance For Your Dependents

The amount of your Dependents' Life insurance can be determined from the Benefit Details.

If one of your insured Dependents dies, Sun Life will pay the amount of insurance to you.

Disability Benefit

If you become Totally Disabled while insured and before the 1st day of August following your 65th birthday or your earlier retirement, and your Total Disability continues for an uninterrupted period of 17 weeks, your Life insurance and your Dependents' Life insurance will remain in force during your continued Total Disability without payment of premium. Any amount of insurance continued is subject to the terms of the group policy.

Conversion

If your insurance ends, you are entitled, during the 31 day conversion period, to purchase an individual life insurance policy from Sun Life under the terms of the Conversion contained in the group policy. No medical examination is required. A similar Conversion is available to your Spouse. Where necessary in order to comply with applicable legislation, a Conversion is available to your Child.

Making a Claim

If you or one of your insured Dependents dies, a claim should be made as soon as reasonably possible.

If you become Totally Disabled, a claim must be received by Sun Life not later than 12 months after you stopped being Actively At Work. Each year Sun Life may require proof of your continued Total Disability.

Accidental Death and Dismemberment Insurance

The amount of your Accidental Death and Dismemberment insurance can be determined from the Benefit Details.

If, while insured, you and/or a dependent disappear as a result of the accidental wrecking, sinking or disappearance of the conveyance in which you were travelling, and if the body is not found within 365 days of such accident, it will be presumed, provided there is no evidence to the contrary, that you and/or a dependent suffered loss of life as a result of such wrecking, sinking or disappearance.

AMOUNT OF BENEFIT FOR EMPLOYEE AND SPOUSE

Sun Life will pay, subject to the Aggregate Limit and Exclusions, a percentage of your and/or your Spouse's Amount Of Insurance as follows:

loss of life	- 100%
loss of both arms or both legs**	- 200%
loss of both hands or both feet	- 100%
loss of one hand and one foot	- 100%
loss of one hand or one foot, and entire sight of one eye	- 100%
loss of one arm or one leg	- 80%
loss of one hand or one foot	- 75%
loss of four fingers on the same hand	- 33%
loss of all toes on the one foot	- 25%
loss of use of both arms or both legs or combination of one arm and one leg**	- 200%
loss of use of both hands or both feet or a combination of one hand and one foot	- 100%

loss of use of one arm or one leg	- 80%
loss of use of thumb and index finger on the same hand	- 33%
loss of use of one hand or one foot	- 75%
loss of thumb and index finger on the same hand	- 33%
loss of entire sight of both eyes	- 100%
loss of speech and loss of hearing in both ears	- 100%
loss of entire sight of one eye	- 75%
loss of speech	- 75%
loss of hearing in both ears	- 75%
loss of hearing in one ear	- 33%
quadriplegia**	- 200%
paraplegia**	- 200%
hemiplegia**	- 200%

**Subject to a maximum of \$1,000,000 per person

Only one of the amounts shown above (the largest applicable) is paid for injuries resulting from the same Accident. No more than 100% of the Amount Of Insurance is paid for loss of life, except for Loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia where no more than 200% of the Amount Of Insurance is paid.

ENHANCED CHILD BENEFIT

loss of life	- 100%
loss of both arms or both legs	- 100%
loss of both hands or both feet	- 400%
loss of one hand and one foot	- 400%

loss of one hand or one foot, and entire sight of one eye	- 400%
loss of one arm or one leg	- 200%
loss of one hand or one foot	- 200%
loss of four fingers on the same hand	- 33 1/3%
loss of four toes on the same foot	- 50%
loss of use of both arms or both legs	- 400%
loss of use of both hands or both feet	- 400%
loss of use of one arm or one leg	- 200%
loss of use of thumb and index finger on the same hand	- 50%
loss of use of one hand or one foot	- 150%
loss of thumb and index finger on the same hand	- 33 1/3%
loss of entire sight of both eyes	- 400%
loss of speech and loss of hearing in both ears	- 400%
loss of entire sight of one eye	- 200%
loss of speech	- 100%
loss of hearing in both ears	- 100%
loss of hearing in one ear	- 25%
quadriplegia	- 400%
paraplegia	- 400%
hemiplegia	- 400%

Quadriplegia, paraplegia and hemiplegia will become payable after the elimination period of 365 days has been satisfied.

Loss of an arm means severance at or above the elbow. Loss of a leg means severance at or above the knee. Loss of a hand means severance at or above the wrist. Loss of a foot means severance at or above the ankle. Loss of a thumb, finger or toe means severance at or above the first phalange. Loss of sight, loss of speech or loss of hearing must be total and irrecoverable

Loss of use of a limb must be total, continuous for 12 months, and then must be determined to be permanent and irrecoverable before the benefit is payable.

Repatriation Benefit

When loss of Life results in an amount of benefit becoming payable under this benefit, a Repatriation Benefit will also be payable, as follows:

1. payment is made if within 1 year of the accidental bodily injury, and
2. your death must occur at least 50 kilometres away from your residence.

The maximum amount payable is \$15,000.

Rehabilitation Benefit

Rehabilitation/retraining means the R&C charges for treatment by a therapist licensed, registered or certified to provide such treatment or confinement in an institution which is licensed to provide such treatment; where treatment is intended to retrain you for work in any gainful occupation including your regular occupation.

Must take place under the direction of a certified vocational rehabilitation specialist.

Benefit will be paid if an Accidental bodily injury prevents you from performing the duties of your regular occupation and requires you obtain rehabilitation/retraining as determined by a physician approved by the company.

Benefits will be paid until one of the following occurs:

1. the total rehabilitation/retraining benefit has been paid; or
2. 2 years have elapsed from the date of the Accidental bodily injury; or
3. the date of your death.

The maximum amount payable is \$15,000.

Spouse Occupation Training Benefit

Spouse employment training expenses means the actual incurred costs for tuition, fees, and room and board billed by the institution of higher learning. Also means the costs for required books and required course supplies. These costs must be incurred for your spouse to attend an institution of higher learning for the purpose of obtaining or refreshing skills needed for employment. Benefit is payable only if the spouse incurs expenses within 3 years following the date of your death. You must have elected spousal coverage under the policy.

The maximum amount payable is \$15,000.

Child Education Benefit

Education means the actual incurred costs for tuition, fees, room and board billed by the institution of higher learning for the education of your dependent children. Also means costs for required books and required course supplies. Child must be enrolled as a full time student at an institution of higher learning on the date of your death or subsequently enrol as a full time student at an institution of higher learning within 2 years following the date of your death. Payments also limited to 4 consecutive years for each dependent child. Institution of higher learning means any public or private college, university or professional trade school beyond the 12th grade. You must have elected coverage for dependent children under the policy.

The maximum amount payable is \$7,500 per year, \$30,000 total benefit payment.

Family Transportation Benefit

If, while insured, you must be confined to a hospital no less than 50km from your permanent city of residence and the attending physician recommends the personal attendance of a member of the immediate family. Sun Life standard rate of \$0,20 per km applies. Member of the immediate family means the spouse, parents, grandparents, children age 18 and over, brother or sister of the insured person.

The maximum amount payable is \$15,000.

Child Care Expense

The actual incurred costs billed by the provider for the care and supervision of your dependent children under the age of 13. Expenses must be incurred within 365 days of the loss of life. If on the date of your death the dependent children are not eligible for child care expenses, a one-time payment of \$2,500 will be made in addition to the loss of

life benefit. If this is paid, no additional claims can be made under the child care benefit. You must have elected coverage for dependent children under the policy.

The maximum amount payable is \$5,000 per child per year to a maximum of \$25,000.

Funeral Expenses

Funeral expenses means the reasonable costs associated with interment.

The maximum amount payable is \$5,000.

Home/Vehicle Adaptation

Alterations to your residence that are necessary to make the residence accessible and habitable for yourself / modifications to a private passenger automobile that are necessary to make the automobile accessible and/or driveable by you. Within 2 years of the accidental bodily injury a physician must certify that a home/vehicle adaptation is needed to accommodate your physical disability and the home/vehicle adaptation is performed by individuals experienced in such adaptation and the home/vehicle adaptation is in compliance with any applicable laws or requirements for approval by appropriate government authorities. Private passenger automobile means a four-wheeled motor vehicle with a maximum capacity of 9, designed, manufactured and registered as a private passenger vehicle to travel on public roads.

The home/vehicle Adaptation also means expenses incurred for hiring of transportation services necessary to accommodate the physical disability of the insured person.

The maximum amount payable is \$15,000.

Identification Expenses

Identification expense means the actual costs for hotel accommodation for a maximum of 3 days and transportation by a member of the immediate family by the most direct route by a licensed common carrier. Loss of life must occur no less than 50km from your permanent city of residence and identification of the body by a member of the immediate family has been requested by the police or a similar government authority.

The maximum amount payable is \$5,000.

Parent Care

Dependent parent: your or your spouses' parents or grandparent who at the time of an accident is receiving support and care provided by yourself or your spouse as evidenced by Canadian income tax returns showing parent as a dependent.

The maximum amount payable is \$5,000 per eligible parent.

Psychological Therapy

Psychological therapy means the reasonable and customary charges for treatment or counselling by a therapist or counsellor, who is licensed, registered or certified to provide such treatment whether on an outpatient basis or while at a medical facility licensed to provide such treatment. Must be prescribed by a physician.

Payments will be made until one of the following occurs:

1. the total psychological therapy benefit has been paid, or
2. 2 years have elapsed from the date of the accidental bodily injury, or
3. the date of your death.

The maximum amount payable is \$5,000.

Seat Belt and Occupant Protection Device

Seat belt means a lap or lap and shoulder restraint device or a child restraint device, which meets the Canadian Motor Vehicle Standards administered by Transport Canada and has been installed in accordance with the manufacturer's instructions.

Occupant protection device means either an air bag, which inflates for added protection to the head and chest areas, or any other personal safety restraint system other than a seat belt.

Benefits will be paid if, at the time of the accident, you suffer accidental bodily injury resulting in a loss while:

- operating or riding in a private passenger automobile and utilizing a seat belt.

The seat belt usage and proper operation of the occupant protection device must be verified by a licensed physician, a coroner, a police officer or other person of competent authority.

No benefit is payable if you were driving or riding as a passenger in any race or contest of any type, or if intoxicated as defined by laws of the jurisdiction where the accidental bodily injury occurred, or under the influence of a controlled substance unless taken on the advice of a physician and used in accordance with the prescription at the time of the accident.

The maximum amount payable is 10% of benefit amount for seat belt, 10% of benefit amount for occupant protection device to a combined maximum of \$50,000.

Vocational Training

Vocational training expenses means the actual costs incurred for tuition, fees, room and board billed by an institution of higher learning that is intended to prepare you for work in any gainful occupation. Includes costs for required books or course supplies.

Gainful occupation means an occupation including self-employment that is or can be expected to provide you with an income equal to at least 60% of your monthly earnings within 12 months after your return to work.

Benefits are payable until the earlier of:

1. the total benefit has been paid; or
2. 2 years have elapsed from the date of the accidental bodily injury

The maximum amount payable is \$15,000.

Common Accident

If a common accident causes yours and your spouse's loss of life, the combined loss of Life benefit amount will be 2x the larger of the 2 loss of Life benefits amounts payable. This combined loss of Life benefit amount will not exceed 2x your benefit amount.

This extension of coverage is applicable only if you have elected coverage under the policy for a Spouse, such coverage is in effect on the date of the accident, and you and your spouse are survived by a dependent child or children to whom the common accident benefit amount can be paid.

Common accident means a single accident or separate accidents that occur within the same 24 hour period and result in accidental bodily injury to you and your spouse.

The common accident extension of coverage is subject to a maximum amount of 2 times your loss of Life benefit amount.

Aggregate Limit

If you should have multiple losses as a result of one accident, the maximum amount payable shall not exceed 100% of the loss of life benefit amount with the exception of Loss of use of both arms, both legs or a combination of one arm and a leg, quadriplegia, paraplegia and hemiplegia.

In no event will the maximum benefit amount exceed 200%.

Disability Benefit

If you become Totally Disabled and your insurance is continued before you retire or reach age 65, whichever is earlier, this benefit may continue without payment of premiums under the Accidental Death & Dismemberment Insurance Benefit Provision as long as you continue to be totally disabled.

The benefit is subject to the terms and conditions of this policy in effect on the date of onset of total disability, including reductions or terminations.

Sun Life requires evidence of your total disability within 12 months of the date the total disability begins. After that, we can require ongoing evidence that you continue to be totally disabled.

Total Disability must continue for at least an uninterrupted period of 6 months.

This Disability Benefit ends on the earlier of:

1. the date you are no longer totally disabled, and
2. the date you fail to give Sun Life proof of continued total disability.

For the purposes of the Accidental Death and Dismemberment Insurance Benefit, you are totally disabled if you are prevented by illness from performing the duties of your own occupation and do not engage in any occupation or employment for wage or profit.

Conversion

If your insurance ends and you purchase an individual life insurance policy under the terms of the Conversion contained in the group policy, you are also entitled to purchase an accidental death benefit to be attached to such individual life insurance policy. No medical examination is required.

The amount of the Accidental Death Benefit will not be more than \$100,000.

Exclusions

A benefit is not paid for a loss which is due to or results from

1. self-inflicted injuries by firearm or otherwise, attempted suicide or suicide, regardless of whether the Employee has a mental illness or intends or understands the consequences of his actions
2. drug overdose.
3. carbon monoxide inhalation.
4. flying in, entering, or exiting any aircraft owned, leased or operated by the employer or any aircraft owned, leased or operated by an employee of the employer on behalf of the employer. This exclusion does not apply to aircraft chartered with pilot or crew on a one time charter basis.
5. flying in, entering, or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life threatening emergency.
6. the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
7. commission or attempted commission of a criminal offence.
8. disease or illness.
9. loss caused by or resulting from an insured person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunction.

This exclusion does not apply to loss resulting from an insured person's bacterial infection caused by an accident or from accidental consumption of a substance contaminated by bacteria

Making a Claim

If you die, a claim should be made as soon as reasonably possible.

If you suffer any other loss, a claim must be received by Sun Life not later than 12 months after the loss.

Respecting your privacy

Respecting your privacy is a priority for the Sun Life Financial group of companies. We keep in confidence personal information about you and the products and services you have with us to provide you with investment, retirement and insurance products and services to help you meet your lifetime financial objectives. To meet these objectives, we collect, use and disclose your personal information for purposes that include: underwriting; administration; claims adjudication; protecting against fraud, errors or misrepresentations; meeting legal, regulatory or contractual requirements; and we may tell you about other related products and services that we believe meet your changing needs. The only people who have access to your personal information are our employees, distribution partners such as advisors, and third-party service providers, along with our reinsurers. We will also provide access to anyone else you authorize. Sometimes, unless we are otherwise prohibited, these people may be in countries outside Canada, so your personal information may be subject to the laws of those countries. You can ask for the information in our files about you and, if necessary, ask us in writing to correct it. To find out more about our privacy practices, visit www.sunlife.ca/privacy.

You have a choice

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).

