

Randstad Affiliation Plan
Term Life Insurance
Accidental Death Benefit

Sun Life Assurance Company of Canada agrees to provide the benefits of this policy according to its terms and conditions.

Signed at Toronto, Ontario



Dean Connor
President and Chief Executive Officer
Sun Life Assurance Company of Canada



Dana Easthope
Vice-President, Associate General Counsel
and Corporate Secretary
Sun Life Assurance Company of Canada

If you have any questions or want information on any of our other products or services, please contact us at:

Sun Life Assurance Company of Canada

225 King St. W.
7th Floor
Toronto, ON M5V 3C5
1 800 669 7921

In this document, *you* and *your* mean the owner of this policy. *We, us, our,* and *the company* mean Sun Life Assurance Company of Canada.

Your policy is issued and underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Please read this policy carefully. It describes the benefits payable and exclusions and reductions of coverage. To help you understand insurance terms, refer to the explanations described later in this policy under the heading, *Insurance terms*.

This is not a participating policy. You are not eligible to receive policyholder dividends.

Table of contents

If you change your mind within 30 days4

Contesting the policy4

Death benefit4

Making a claim for the death benefit.....5

Paying for your policy.....5

Applying for changes to your policy.....6

Your right to cancel this policy6

When your policy ends.....6

Other information about your policy.....6

Insurance terms7

Additional benefit8

Accidental death benefit8

If you change your mind within 30 days

You may send us a written request to cancel your policy within:

- 30 days of receiving it from us, or
- 60 days after the policy is issued, whichever date is earlier.

When we receive your written request we'll refund any amount paid. This is called rescission.

You are considered to have received your policy 5 days after it's mailed from our office.

Your decision to cancel your policy is your personal right. The cancellation is binding on you and any beneficiaries you've named, whether the beneficiaries are revocable or irrevocable.

All of our obligations and liabilities under this policy will end immediately when we receive your request to cancel it.

To cancel your policy, send your request in writing to:

Sun Life Assurance Company of Canada
P.O. Box 2001 Stn Waterloo
Waterloo ON Canada N2J 0A3

Contesting the policy

The incontestability provisions set out in the provincial or territorial insurance legislation applicable to this policy apply.

Limit on contesting

We cannot challenge the validity of the policy after it has been in effect continuously for two years from the later of the date it took effect and the date it was last reinstated. If the policy is amended to increase or change a benefit or improve a rating, we cannot challenge the validity of the amendment after it has been in effect continuously for two years from the later of the date the amendment took effect and the date the policy was last reinstated.

Exception to the limit on contesting

We can challenge the validity of the policy or an amendment at any time in cases of fraud or cases involving a disability benefit.

Death benefit

If the insured person dies while this policy is in effect, we pay the following amount to the beneficiary:

- the principal insurance death benefit shown on the *Policy particulars* page
- **minus** any unpaid premiums plus interest on the date the insured person dies.

This policy ends on the date the insured person dies.

When we will not pay the principal insurance death benefit (exclusions and reductions of coverage)

We will not pay the principal insurance death benefit, if the insured person takes their own life, while sane or insane, within 2 years of the later of:

- the date the application for this policy was signed
- the policy date, or
- the most recent date your policy was put back into effect, if your policy has been reinstated.

The policy ends on the date the insured person dies.

When the principal insurance death benefit will reduce (reduction of coverage)

On the policy anniversary following the insured person's 65th birthday, the principal insurance death benefit reduces by 50% of the amount for which the insured person was covered before the policy anniversary following the insured person's 65th birthday.

If this policy hasn't ended earlier, this policy ends on the policy end date shown in the *Policy particulars* page.

If this policy is a replacement of insurance

If the death benefit is the result of a replacement of life insurance that was issued by us, we determine the amount payable for the part that is a replacement based on the effective date or dates of your previous insurance and any additional benefits.

Making a claim for the death benefit

To make a claim, first contact us at 1 800 669 7921. We will then send you the appropriate form to be completed. The person making the claim must complete the form and give us the information we need to assess the claim, including proof that the insured person died while this policy was in effect.

The form and information must be sent to this address:

Sun Life Assurance Company of Canada
Direct Distribution Claims
6th Floor, 606E65
1155 Metcalfe Street
Montreal, QC H3B 2V9

Physicians may charge a fee to complete certain forms. The person making the claim is responsible for any fees for this information.

Before we pay any death benefit, the age of the insured person must be verified. If the age given on the application is incorrect, we adjust the amount we pay to reflect the insured person's correct age.

Paying for your policy

Premiums for this policy

We will provide you with the benefits described in this policy if you pay the premiums shown on the *Policy particulars* page. You must pay all premiums monthly by pre-authorized debit or credit card payment by the due date. Payment must be made to Sun Life Assurance Company of Canada.

The premium is determined according to the gender, age and smoking habits of the insured person. If a change in age puts the insured person into another rate category, premiums are adjusted at the next policy anniversary. We may change your premium each year from the date your policy began, effective on the policy anniversary. We will give you 30 days written notice before the change is made.

If premiums are not received (lapse)

Your policy will end if we do not receive the required premium within 31 days after it is due.

If your policy ends this way it is called a lapse.

To prevent your policy from ending, we must receive a minimum payment before the end of the 31st day after it is due. We will tell you the payment amount.

Putting your policy back into effect (reinstatement)

If your policy ended because it lapsed, you may apply to have it put back into effect if the insured person is alive. This process is called reinstatement.

If you want to put your policy back into effect, you must:

- apply within 2 years of the policy ending
- give us new evidence of insurability that we consider satisfactory, and
- make a payment equal to the reinstatement charge set by us.

If we don't approve your application, we'll refund the amount you paid when you applied to put your policy back into effect. If we approve your application, we will reinstate the policy on the date we approve it.

Applying for changes to your policy

You may apply to increase or decrease the life benefit, depending on our rules about the age of the insured person and the amount of insurance.

For any policy change we may ask for new evidence of insurability. Your application must be in a form acceptable to us and satisfy our administrative rules. If we approve your application we will change your policy accordingly.

We may charge a transaction fee if you make a change to your policy and we determine the amount of any fee that we charge.

Your right to cancel this policy

You may cancel your policy at any time. Your policy will end on the date we receive your request or any later date you indicate in your request. All of our obligations and liabilities under this policy end on that date. The cancellation is binding on you and any beneficiaries you've named, whether the beneficiaries are revocable or irrevocable.

To cancel your policy, send your request in writing to:

Sun Life Assurance Company of Canada
P.O. Box 2001 Stn Waterloo
Waterloo ON Canada N2J 0A3

If you cancel your policy within the first 30 days of receiving it from us, we will treat this as a rescission. This is described earlier in your policy under the heading, *If you change your mind within 30 days*.

When your policy ends

If your policy hasn't ended for any of the reasons already described, it will automatically end on the policy end date shown on the *Policy particulars* page. There is no benefit payable under this policy after the date your policy ends.

Other information about your policy

Information about our contract with you

Once your policy is in effect, the following documents make up our entire contract with you:

- your application for insurance, including any evidence of insurability, and
- this policy (which includes the *Policy particulars* page).

All of our obligations to you are contained in the documents described above. Any other document or oral statement does not form part of this contract. This policy or any part of this policy may not be amended or waived except by a written amendment signed by two authorized signing officers of the company.

Time limit for recovery of insurance money

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 the provincial or territorial legislation that applies to this policy.

Currency of this policy

All amounts of money referred to in this policy are in Canadian dollars.

Transferring your policy (assignment)

You may be able to transfer your rights under this policy to someone else by assigning the policy. We are not responsible for ensuring that the assignment of your policy is legally valid. If you transfer this policy, send a notice of the assignment to:

Sun Life Assurance Company of Canada
P.O. Box 2001 Stn Waterloo
Waterloo ON Canada N2J 0A3

Insurance terms

The following explanations describe insurance terms that may or may not apply to this policy.

Beneficiary

The person or persons you name in writing to receive the death benefit.

Evidence of insurability

This may include medical, financial, lifestyle, and family medical history information and other personal history information needed to approve your application for life insurance.

Policy anniversary

The month and day every year that is the same as your policy date.

Policy date

The policy date is the start date of your insurance policy. This date is shown on the *Policy particulars* page.

Premium

The amount paid by a customer to purchase or maintain an insurance policy.

Term insurance

A type of insurance that provides protection for a limited number of years.

Additional benefit

Accidental death benefit

We pay the beneficiary an additional amount called an accidental death benefit, if this benefit is in effect and the insured person dies before the policy anniversary immediately following the insured person's 70th birthday:

- as a direct result of an accident
- independently of any other cause, and
- within 365 days of the accident.

The insured person for this benefit and the amount of the accidental death benefit are shown on the *Policy particulars* page.

When the principal insurance death benefit will reduce (reduction of coverage)

On the policy anniversary following the insured person's 65th birthday, the principal insurance death benefit reduces by 50% of the amount for which the insured person was covered before the policy anniversary following the insured person's 65th birthday.

When we will not pay the accidental death benefit (Exclusions and reductions of coverage)

We will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person operating a vehicle while their blood alcohol level is more than 50 milligrams of alcohol per 100 milliliters of blood. A vehicle includes any form of ground, air or marine transportation that can be put into motion by any means, including muscular power. We do not take into account whether or not the vehicle is in motion.

We also will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with the insured person:

- committing or attempting to commit a criminal offence
- taking or attempting to take their own life, while sane or insane
- causing themselves bodily injury, while sane or insane
- taking any drug, unless the drug was taken as prescribed by a licensed medical practitioner
- inhaling or ingesting any poisonous substance, whether voluntarily or otherwise
- inhaling any type of gas, whether voluntarily or otherwise
- having a mental or physical illness or receiving treatment for that illness
- receiving dental or surgical treatment
- voluntarily and deliberately engaging or participating in a dangerous act, activity or stunt, or
- contracting an infection, unless the infection was caused by an external visible wound received in an accident.

In addition, we will not pay the accidental death benefit if the insured person's death or accident is directly or indirectly caused by or associated with civil disorder or war, whether declared or not.

When this benefit ends

This benefit automatically ends on the earliest of:

- the death of the insured person
- the date this benefit ends, shown on the *Policy particulars* page, or
- the date this policy ends.