

**SERFF Tracking #:**

SNLF-128884535

**State Tracking #:****Company Tracking #:**CRITICAL ILLNESS-CANCER UPDATES  
2013 - R...**State:**

District of Columbia

**Filing Company:**

Sun Life Assurance Company of Canada

**TOI/Sub-TOI:**

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

**Product Name:**

Critical Illness-Cancer Updates 2013 - Rates

**Project Name/Number:**

Critical Illness-Cancer Updates 2013 - Rates/Critical Illness-Cancer Updates 2013 - Rates

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Actuarial Memorandum	13-SD-C-01, 13-SD-R-01	New		CI Actuarial Memo - Rates 50%TLR March - DC.pdf
2		Rate Tables	13-SD-C-01, 13-SD-R-01	New		CI Rate Tables for Rate Manual March.pdf
3		Rate Manual	13-SD-C-01, 13-SD-R-01	New		CI Rate Manual 50%TLR March.pdf

**Sun Life Assurance Company of Canada  
Critical Illness Insurance  
Actuarial Memorandum**

Policy Forms: 13-SD-C-01 and 13-SD-R-01

**I. Scope and Purpose**

This is a rate filing for Critical Illness Insurance issued through Sun Life Assurance Company of Canada. This rate filing is not intended to be used for other purposes. We consider this memorandum and the rate manual to be proprietary and confidential. In completing this memorandum I have recognized all pertinent plan provisions and checked to make sure that our business plan assumptions are consistent with the assumptions in this filing.

**II. Description of Benefits**

A summary of the benefits is listed below. Detailed descriptions of the benefits are included in the policy forms.

A lump sum payment is made upon the diagnosis of a Covered Condition, subject to certain maximums. The amount payable is determined as the Benefit Percentage times the Insurance Amount. Each Covered Condition will be paid only once subject to a 100% maximum payout per Category and a 200% maximum payout for all Covered Conditions.

**Circulatory Conditions Category**

<b>Covered Condition</b>	<b>Benefit Percentages</b>
Heart Attack	100%
Stroke	100%
Heart Transplant	100%
End-stage Heart Failure	100%
Coronary Artery Bypass Surgery	25%
Coronary Artery Disease	25%
Aortic Surgery	25%
Coronary Artery Angioplasty	25%

**Cancer Conditions Category**

<b>Covered Condition</b>	<b>Benefit Percentages</b>
Cancer	100%
Non Life-Threatening Cancer	25%

### Other Conditions Category

Covered Condition	Benefit Percentages
Benign Brain Tumor	100%
Coma	100%
Major Organ Failure	100%
Paralysis	100%
Severe Burns	100%

### Covered Childhood Conditions Category

Covered Condition	Benefit Percentages
Cerebral Palsy	100%
Congenital Heart Disease	100%
Complex Congenital Heart Disease	100%
Cystic Fibrosis	100%
Type 1 Diabetes Mellitus	100%
Muscular Dystrophy	100%

The Covered Conditions above can be selected in a way to ensure that the issued plan is compatible with a High Deductible Health Plan/Health Saving Account (HDHP/HSA) program. There is an optional Recurrence Benefit Rider that pays a second benefit upon recurrence of a condition already paid. There is also an optional Wellness Screening Benefit that pays a fixed dollar amount per calendar year upon completion of one of the wellness screening tests.

### III. Renewability Provision

These policies are optionally renewable.

### IV. Applicability

As this is a new filing, we anticipate new issues under the form.

### V. Marketing Method

The policies are marketed throughout the United States by full-time group sales representatives employed by Sun Life Assurance Company of Canada.

### VI. Underwriting Method

This policy form is underwritten on a group basis. Individual covered employees can be covered for benefits on a guarantee issue basis up to certain prescribed dollar limits of

coverage based on group participation and group case size. Amounts in excess of this dollar amount can be obtained based on the results of a medical underwriting questionnaire, the results of which will only be considered on an "accept" or "reject" basis. There will be no individual rate-ups.

VII. Issue Age Limits

Employee costs are based on the attained age of the covered employee. All active full time employees are eligible for benefits.

VIII. Premium Basis

Monthly premium per \$1000 of coverage.

IX. Filed Minimum Required Loss Ratio

The minimum required loss ratio for this form is 50%.

X. Interest Rate Assumptions

The interest rate assumption is based on the 3-month treasury rate consistent with the expectation around the duration of the liabilities.

XI. Trend Assumptions

There is no trend considered in the pricing for this product.

XII. Persistency

The lapse rate assumptions used in pricing this product encompass all forms of policy/certificate termination, including death.

<b>Duration</b>	<b>Lapse Rate</b>
1	26%
2	24%
3	20%
4	19%
5	16%
6	12%
7+	10%

XIII. Morbidity

Incidence rates were derived using the following data sources:

- 2004-2008 SEER Cancer Statistics Review
- American Heart Association 2011 Heart and Stroke Update
- Morbidity & Mortality: 2002 Chart Book on Cardiovascular, Lung, and Blood Diseases
- Milliman Research Report: US Organ and Tissue Transplant Cost Estimates
- 2011 USRDS Annual Data Report
- Traumatic Brain Injury in the United States: Emergency Department Visits, Hospitalizations, and Deaths
- National Center for Injury Prevention and Control – WISQARS Nonfatal injury reports
- Other Sources

The rates have been adjusted for an insured population, tobacco-use, and a portability right. The overall incidence rates reflect any co-morbidity for conditions within the same category. A separate table of incidence rates is used when the Recurrence Benefit Rider is elected to reflect the additional claims costs upon recurrence of a condition previously paid. The Wellness Screening Benefit was priced relying on utilization rates of similar benefits in the industry. The utilization is adjusted to reflect the specific tests reimbursed under the benefit and for the benefit amount payable.

#### XIV. Expenses

A study of our expenses across our Voluntary Benefit offerings and the design of our Critical Illness product produced the following results which are included in our rates:

Levelized expenses by category as a percent of premium –

		<u>% of Premium</u>
Premium Tax	% of Premium	2.0%
Commissions	% of Premium	18.1%
Acquisition Costs	% of Premium	4.6%
	per Life	1.2%
	per Case	0.3%
Annual Costs of:	% of Premium	8.5%
	per Life	1.3%
	per Case	1.8%
Profit and Contingencies	% of Premium	12.3%
Claims	% of Premium	50.0%
	<b>Total:</b>	<b>100.0%</b>

#### XV. Actuarial Certification

In preparing this memorandum, I relied on data provided by an outside consultant, Milliman, Inc. I have reviewed the information relied upon for reasonableness.

I certify that to the best of my knowledge and judgment, this rate manual filing is in compliance with the applicable laws of your state and the rules of the Department of Insurance, and the benefits provided are reasonable in relation to the premiums charged.

I also certify that the rates are not excessive, inadequate, or unfairly discriminatory. This certification conforms to Actuarial Standard of Practice No. 8 as adopted by the Actuarial Standards Board of the American Academy of Actuaries.

A handwritten signature in black ink, appearing to read "Michael Huppert". The signature is fluid and cursive, with a prominent initial "M" and a long, sweeping underline.

Michael Huppert, FSA, MAAA  
Asst VP, EBG Actuarial  
Date: 2/12/2013



**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**

**Rate Information**

Policy Forms: 13-SD-C-01 and 13-SD-R-01

**Tobacco**

Attained Age	Cancer		Non-Life Threatening Cancer		Heart Attack		Stroke		Major Organ Failure		Heart Transplant		End-stage Heart Failure		Coronary Artery Bypass Surgery		Coronary Artery Disease		Benign Brain Tumor		Coronary Artery Angioplasty		Aortic Surgery		Severe Burns		Paralysis		Coma		Childhood Conditions							
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Child Only							
	100%		25%		100%		100%		100%		100%		100%		25%		25%		100%		25%		25%		100%		100%		100%		100%							
Child-Unisex	N/A																																N/A					
18	0.33969	0.31939	0.00135	0.00377	0.07359	0.08198	0.02482	0.01931	0.08082	0.06413	0.00912	0.00379	0.00912	0.00379	0.00247	0.00067	0.00247	0.00067	0.01491	0.01243	0.18411	0.05643	0.00473	0.00301	0.05389	0.01787	0.05469	0.05459	0.95552	0.88796	N/A							
19	0.37085	0.35359	0.00158	0.00482	0.07467	0.08304	0.02503	0.01945	0.08941	0.07130	0.00988	0.00372	0.00988	0.00372	0.00295	0.00081	0.00295	0.00081	0.01651	0.01403	0.18655	0.05725	0.00490	0.00308	0.06069	0.01865	0.05924	0.05914	0.90028	0.82394	N/A							
20	0.40205	0.40728	0.00218	0.00588	0.07556	0.08399	0.02521	0.01956	0.09082	0.07851	0.00864	0.00364	0.00864	0.00364	0.00342	0.00093	0.00342	0.00093	0.01881	0.02059	0.18854	0.05798	0.00506	0.00314	0.06749	0.01945	0.06380	0.06368	0.84503	0.55992	N/A							
21	0.43238	0.42528	0.00204	0.00625	0.09916	0.09237	0.03035	0.02626	0.10633	0.08275	0.00838	0.00357	0.00838	0.00357	0.00309	0.00107	0.00309	0.00107	0.02076	0.02065	0.17428	0.05865	0.00519	0.00321	0.07428	0.02024	0.04066	0.06140	0.78978	0.49589	N/A							
22	0.46488	0.42711	0.00227	0.00801	0.12411	0.10342	0.04276	0.03310	0.11577	0.09330	0.00814	0.00349	0.00814	0.00349	0.00440	0.00121	0.00440	0.00121	0.02273	0.02875	0.19303	0.05961	0.00538	0.00328	0.08198	0.02104	0.06431	0.05910	0.73455	0.43187	N/A							
23	0.49897	0.56181	0.00270	0.00934	0.14676	0.11371	0.05163	0.04006	0.12340	0.09987	0.00826	0.00353	0.00826	0.00353	0.00500	0.00135	0.00500	0.00135	0.02468	0.03294	0.19956	0.06130	0.00555	0.00334	0.07574	0.02137	0.06457	0.05680	0.71959	0.42131	N/A							
24	0.52526	0.62649	0.00312	0.01066	0.17608	0.14244	0.06106	0.04711	0.13112	0.10612	0.00840	0.00358	0.00840	0.00358	0.00542	0.00152	0.00542	0.00152	0.02683	0.03692	0.20610	0.06301	0.00572	0.00340	0.07038	0.02172	0.06483	0.05451	0.70464	0.41075	N/A							
25	0.56852	0.69116	0.00354	0.01198	0.20303	0.13498	0.07043	0.05427	0.13894	0.11296	0.00854	0.00362	0.00854	0.00362	0.00625	0.00168	0.00625	0.00168	0.02858	0.04101	0.21265	0.06474	0.00589	0.00347	0.06504	0.02207	0.06508	0.05221	0.68968	0.40019	N/A							
26	0.60056	0.75581	0.00396	0.01320	0.23056	0.14598	0.07996	0.06153	0.15553	0.12186	0.00866	0.00365	0.00866	0.00365	0.00600	0.00185	0.00600	0.00185	0.03053	0.04509	0.21920	0.06679	0.00605	0.00357	0.06005	0.00302	0.06473	0.04700	0.67473	0.38961	N/A							
27	0.63467	0.82045	0.00445	0.01461	0.25870	0.15719	0.08962	0.06990	0.17236	0.13138	0.00880	0.00370	0.00880	0.00370	0.00756	0.00201	0.00756	0.00201	0.03248	0.04917	0.22576	0.06824	0.00623	0.00359	0.06437	0.00276	0.06437	0.04189	0.65977	0.37905	N/A							
28	0.67811	0.95007	0.00498	0.01663	0.28737	0.16862	0.09942	0.07636	0.18942	0.14093	0.00892	0.00374	0.00892	0.00374	0.00823	0.00219	0.00823	0.00219	0.03428	0.05328	0.23231	0.07002	0.00619	0.00359	0.05752	0.02252	0.06398	0.03692	0.64482	0.36849	N/A							
29	0.72185	1.08078	0.00542	0.01905	0.31653	0.18029	0.10935	0.08303	0.20672	0.15059	0.00906	0.00378	0.00906	0.00378	0.00801	0.00237	0.00801	0.00237	0.03640	0.05733	0.23884	0.07181	0.00616	0.00358	0.06069	0.02227	0.06358	0.03206	0.62986	0.35792	N/A							
30	0.76588	1.21258	0.00606	0.02130	0.34618	0.19216	0.11942	0.09161	0.22906	0.16332	0.01030	0.00425	0.01030	0.00425	0.00919	0.00501	0.00919	0.00501	0.04303	0.06142	0.24537	0.07361	0.00715	0.00384	0.06386	0.02202	0.06319	0.02733	0.61491	0.34716	N/A							
31	0.81035	1.34526	0.00661	0.02356	0.35953	0.23007	0.12724	0.14752	0.25195	0.17626	0.01158	0.00442	0.01158	0.00442	0.00975	0.00770	0.00975	0.00770	0.04830	0.06550	0.25183	0.07509	0.00816	0.00409	0.06703	0.02177	0.06276	0.02772	0.60486	0.34317	N/A							
32	0.85513	1.47891	0.00716	0.02585	0.36831	0.27473	0.26730	0.20414	0.27519	0.18899	0.01287	0.00521	0.01287	0.00521	0.04057	0.01045	0.04057	0.01045	0.04225	0.06959	0.25833	0.07956	0.00621	0.00435	0.07020	0.02152	0.62323	0.01822	0.59441	0.33498	N/A							
33	0.94019	1.67054	0.00813	0.03036	0.48327	0.31712	0.34309	0.28143	0.29819	0.20201	0.01419	0.00569	0.01419	0.00569	0.05166	0.01325	0.05166	0.01325	0.04577	0.07656	0.26485	0.07902	0.01182	0.00536	0.06783	0.02404	0.06188	0.01384	0.58414	0.32891	N/A							
34	1.02736	1.86399	0.00912	0.03835	0.80073	0.37619	0.42009	0.31940	0.32270	0.21517	0.01552	0.00618	0.01552	0.00618	0.06298	0.01609	0.06298	0.01609	0.04927	0.08353	0.27142	0.07948	0.01408	0.00637	0.06547	0.02658	0.06142	0.00959	0.57389	0.32262	N/A							
35	1.11662	2.05222	0.01014	0.04470	0.92068	0.40394	0.49830	0.37802	0.34696	0.22844	0.01687	0.00667	0.01687	0.00667	0.07456	0.01899	0.07456	0.01899	0.05279	0.09050	0.27804	0.08093	0.01659	0.00742	0.06311	0.02910	0.06095	0.00547	0.45554	0.31643	N/A							
36	1.20792	2.29618	0.01118	0.05111	1.04305	0.44831	0.57769	0.47325	0.38238	0.27740	0.01824	0.00717	0.01824	0.00717	0.08936	0.02192	0.08936	0.02192	0.05629	0.09746	0.28488	0.08237	0.01916	0.00647	0.06075	0.03162	0.06298	0.00752	0.55339	0.31026	N/A							
37	1.30124	2.54285	0.01171	0.05829	1.16781	0.49239	0.65528	0.40711	0.41933	0.28716	0.01933	0.00768	0.01933	0.00768	0.10343	0.02490	0.10343	0.02490	0.06481	0.10443	0.29426	0.08956	0.01978	0.00656	0.05639	0.03415	0.06473	0.00949	0.54514	0.30486	N/A							
38	1.50993	2.79852	0.01535	0.07647	1.29491	0.53885	0.74004	0.57555	0.45472	0.28677	0.02105	0.00818	0.02105	0.00818	0.11069	0.02793	0.11069	0.02793	0.06332	0.11140	0.29808	0.08523	0.02444	0.01064	0.05661	0.03261	0.06648	0.01141	0.53288	0.29788	N/A							
39	1.72581	3.14608	0.01856	0.09559	1.42431	0.58496	0.82296	0.61878	0.49165	0.30657	0.02248	0.00870	0.02248	0.00870	0.12321	0.03099	0.12321	0.03099	0.06633	0.11837	0.30484	0.08665	0.02716	0.01174	0.05484	0.03108	0.06815	0.01326	0.52262	0.29170	N/A							
40	1.94869	3.49741	0.02189	0.11494	1.55597	0.63159	0.97070	0.68016	0.53188	0.32778	0.02404	0.00920	0.02404	0.00920	0.20727	0.05061	0.20727	0.05061	0.07304	0.12534	0.31164	0.08806	0.03758	0.01463	0.05305	0.02955	0.06974	0.01505	0.51237	0.28552	N/A							
41	2.17996	3.85535	0.02535	0.13460	1.69286	0.77209	1.14789	0.85941	0.57321	0.34980	0.02596	0.00970	0.02596	0.00970	0.29356	0.07075	0.29356	0.07075	0.07305	0.13231	0.31780	0.21730	0.04804	0.01753	0.05427	0.02801	0.07786	0.01873	0.49343	0.28493	N/A							
42	2.41859	4.21787	0.02938	0.15463	1.83929	0.91554	1.31193	1.04113	0.62520	0.37210	0.02731	0.01023	0.02731	0.01023	0.32917	0.08152	0.32917	0.08152	0.08491	0.20229	0.27371	0.34932	0.05175	0.02652	0.05949	0.02848	0.07449	0.02848	N/A									
43	2.89875	4.74405	0.03825	0.17426	2.02721	1.06195	1.64175	1.22532	0.65783	0.39469	0.02898	0.01076	0.02898	0.01076	0.47222	0.11235	0.47222	0.11235	0.08048	0.14626	0.17718	0.48419	0.06971	0.02356	0.05167	0.02568	0.08159	0.02570	0.45554	0.28375	N/A							
44	3.40005	5.28643	0.04803	0.19463	2.30238	1.21135	1.89478	1.41139	0.89478	0.41379	0.03067	0.01131	0.03067	0.01131	0.56430	0.13379	0.56430	0.13379	0.08439	0.15321	0.28141	0.48119	0.06901	0.02665	0.05167	0.02489	0.08095	0.02899	0.43681	0.28317	N/A							
45	3.92204	5.84491	0.05820	0.21561	2.51064	1.36375	2.15194	1.60121	1.04750	0.44076	0.03240	0.01184	0.03240	0.01184	0.65905	0.15568	0.65905	0.15568	0.08790	0.16019	0.28025	0.47645	0.09235	0.02982	0.05602	0.02409	0.08962	0.03215	0.41767	0.28258	N/A							
46	4.46437	6.19444	0.06920	0.23722	2.89279	1.50634	2.39651	1.76236	1.19858	0.48525	0.03390	0.01233	0.03390	0.01233	0.74983	0.17233	0.74983	0.17233	0.09392	0.18526	0.29586	0.49895	0.10311	0.03277	0.05819	0.02231	0.09197	0.03217	0.39872	0.28200	N/A							
47	5.02671	7.00995	0.07999	0.25743	3.29643	1.64885	2.64181	1.93386	1.38933	0.52964	0.03541	0.01280	0.03541	0.01280	0.83509	0.19733	0.83509	0.19733	0.09492	0.17413																		



**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
Policy Forms: 13-SD-C-01 and 13-SD-R-01

<b>Portability</b>	<b>Factor</b>
Y	1.00
N	0.97



**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
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**Tobacco**

Attained Age	Cancer		Non-Life Threatening		Heart Attack		Stroke		Major Organ Failure		Heart Transplant		End-stage Heart Failure		Coronary Artery Bypass Surgery		Coronary Artery Disease		Benign Brain Tumor		Coronary Artery Angioplasty		Aortic Surgery		Severe Burns		Paralysis		Coma		Childhood Conditions		
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
	100%		25%		100%		100%		100%		100%		100%		25%		25%		100%		25%		25%		100%		100%		100%		Child Only		
Child-UniSex	N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		
18	0.08938	0.08403	0.00036	0.00099	0.01336	0.01488	0.00660	0.00514	0.02754	0.02185	0.00166	0.00069	0.00166	0.00069	0.00064	0.00017	0.00000	0.00000	0.00190	0.00158	0.04755	0.01457	0.00122	0.00078	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
19	0.09577	0.08566	0.00042	0.00127	0.01356	0.01508	0.00666	0.00517	0.02947	0.02430	0.00161	0.00067	0.00161	0.00067	0.00076	0.00021	0.00000	0.00000	0.00214	0.00178	0.04819	0.01478	0.00126	0.00080	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
20	0.10578	0.10732	0.00048	0.00155	0.01372	0.01525	0.00671	0.00520	0.03340	0.02675	0.00157	0.00066	0.00157	0.00066	0.00088	0.00024	0.00000	0.00000	0.00239	0.00262	0.04869	0.01497	0.00131	0.00081	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
21	0.11400	0.11090	0.00054	0.00183	0.01380	0.01695	0.00690	0.00698	0.03634	0.02922	0.00152	0.00065	0.00152	0.00065	0.00100	0.00028	0.00000	0.00000	0.00264	0.00314	0.04909	0.01515	0.00134	0.00083	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
22	0.12231	0.13079	0.00060	0.00211	0.02253	0.01878	0.01137	0.00881	0.03945	0.03179	0.00148	0.00063	0.00148	0.00063	0.00114	0.00031	0.00000	0.00000	0.00289	0.00366	0.04985	0.01539	0.00139	0.00085	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
23	0.13120	0.14762	0.00071	0.00246	0.02719	0.02054	0.01379	0.01068	0.04205	0.03397	0.00150	0.00064	0.00150	0.00064	0.00129	0.00035	0.00000	0.00000	0.00314	0.00418	0.05154	0.01583	0.00143	0.00086	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
24	0.14012	0.16483	0.00082	0.00281	0.03197	0.02256	0.01654	0.01253	0.04468	0.03616	0.00153	0.00065	0.00153	0.00065	0.00145	0.00039	0.00000	0.00000	0.00339	0.00470	0.05323	0.01627	0.00148	0.00088	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
25	0.14906	0.18185	0.00093	0.00310	0.03686	0.02451	0.01874	0.01444	0.04735	0.03839	0.00155	0.00066	0.00155	0.00066	0.00161	0.00043	0.00000	0.00000	0.00363	0.00524	0.05492	0.01672	0.00152	0.00090	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
26	0.15801	0.19886	0.00104	0.00345	0.04186	0.02650	0.02127	0.01637	0.05030	0.04156	0.00157	0.00066	0.00157	0.00066	0.00178	0.00048	0.00000	0.00000	0.00388	0.00574	0.05661	0.01717	0.00156	0.00091	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
27	0.16699	0.21587	0.00117	0.00384	0.04687	0.02854	0.02394	0.01833	0.05374	0.04477	0.00160	0.00067	0.00160	0.00067	0.00195	0.00052	0.00000	0.00000	0.00413	0.00625	0.05830	0.01782	0.00161	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
28	0.17492	0.24997	0.00131	0.00443	0.05217	0.03061	0.02645	0.02031	0.05645	0.04802	0.00162	0.00068	0.00162	0.00068	0.00212	0.00058	0.00000	0.00000	0.00438	0.00677	0.05999	0.01808	0.00160	0.00093	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
29	0.18992	0.28436	0.00145	0.00501	0.05747	0.03273	0.02909	0.02233	0.05945	0.05162	0.00164	0.00069	0.00164	0.00069	0.00230	0.00061	0.00000	0.00000	0.00463	0.00729	0.06168	0.01855	0.00159	0.00092	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
30	0.20151	0.31904	0.00160	0.00560	0.06285	0.03489	0.03177	0.02437	0.07806	0.05565	0.00187	0.00077	0.00187	0.00077	0.00249	0.00129	0.00000	0.00000	0.00488	0.00781	0.06337	0.01901	0.00185	0.00099	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
31	0.21321	0.35395	0.00174	0.00620	0.06878	0.03621	0.03527	0.02924	0.08586	0.06001	0.00210	0.00086	0.00210	0.00086	0.00278	0.00129	0.00000	0.00000	0.00513	0.00833	0.06504	0.01939	0.00211	0.00106	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
32	0.22499	0.38911	0.00188	0.00680	0.07481	0.03808	0.03711	0.03430	0.09378	0.06440	0.00224	0.00095	0.00224	0.00095	0.00348	0.00270	0.00000	0.00000	0.00537	0.00895	0.06671	0.01977	0.00228	0.00112	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
33	0.24737	0.43953	0.00214	0.00844	0.08214	0.04064	0.04205	0.03757	0.10127	0.06955	0.00238	0.00103	0.00238	0.00103	0.00442	0.00342	0.00000	0.00000	0.00582	0.00974	0.06840	0.02015	0.00238	0.00138	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
34	0.27031	0.49043	0.00240	0.01009	0.14538	0.06539	0.11175	0.08497	0.10997	0.07333	0.00282	0.00112	0.00282	0.00112	0.01626	0.00416	0.00000	0.00000	0.00627	0.01062	0.07010	0.02053	0.00364	0.00165	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
35	0.29379	0.54179	0.00267	0.01176	0.16715	0.07334	0.13256	0.10056	0.11824	0.07785	0.00306	0.00121	0.00306	0.00121	0.01925	0.00490	0.00000	0.00000	0.00671	0.01151	0.07180	0.02090	0.00428	0.00192	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
36	0.31781	0.59362	0.00294	0.01345	0.18937	0.08139	0.15368	0.11632	0.13031	0.08441	0.00331	0.00130	0.00331	0.00130	0.02230	0.00568	0.00000	0.00000	0.00716	0.01240	0.07352	0.02127	0.00495	0.00219	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
37	0.34227	0.64589	0.00322	0.01515	0.21202	0.08956	0.17511	0.12224	0.14525	0.09104	0.00356	0.00139	0.00356	0.00139	0.02542	0.00646	0.00000	0.00000	0.00761	0.01328	0.07553	0.02194	0.00563	0.00247	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
38	0.37227	0.73631	0.00404	0.02012	0.23509	0.09783	0.19687	0.14832	0.15496	0.09772	0.00382	0.00148	0.00382	0.00148	0.02859	0.00721	0.00000	0.00000	0.00805	0.01417	0.07698	0.02201	0.00631	0.00275	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
39	0.49407	0.82776	0.00488	0.02515	0.25859	0.10620	0.21892	0.16455	0.16754	0.10447	0.00408	0.00158	0.00408	0.00158	0.03282	0.00800	0.00000	0.00000	0.00850	0.01506	0.07873	0.02238	0.00702	0.00303	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
40	0.51721	0.92019	0.00576	0.03024	0.28249	0.11467	0.24129	0.18094	0.18125	0.11170	0.00437	0.00167	0.00437	0.00167	0.03533	0.01307	0.00000	0.00000	0.00895	0.01594	0.08048	0.02274	0.00970	0.00378	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
41	0.57256	1.01437	0.00667	0.03541	0.30534	0.14018	0.30536	0.22862	0.19534	0.11920	0.00466	0.00176	0.00466	0.00176	0.03781	0.01627	0.00000	0.00000	0.00939	0.01683	0.23224	0.05612	0.01241	0.00453	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	
42	0.63262	1.10795	0.00761	0.04066	0.41974	0.16896	0.41974	0.16896	0.37051	0.27686	0.00496	0.00186	0.00496	0.00186	0.03986	0.01896	0.00000	0.00000	0.01047	0.01771	0.23284	0.05612	0.01241	0.00453	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
43	0.76268	1.24819	0.01006	0.04585	0.49070	0.19290	0.43674	0.32596	0.22417	0.13450	0.00526	0.00195	0.00526	0.00195	0.04195	0.02901	0.00000	0.00000	0.01029	0.01860	0.45758	0.12504	0.01800	0.00608	0.00000	0.00000	0.00000						

**Sun Life Assurance Company of Canada**  
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SIC Code	SIC Factor
0111	1.00
0112	1.00
0115	1.00
0116	1.00
0119	1.00
0131	1.00
0132	1.00
0133	1.00
0134	1.00
0139	1.00
0161	1.00
0171	1.00
0172	1.00
0173	1.00
0174	1.00
0175	1.00
0179	1.00
0181	1.00
0182	1.00
0191	1.00
0211	1.00
0212	1.00
0213	1.00
0214	1.00
0219	1.00
0241	1.00
0251	1.00
0252	1.00
0253	1.00
0254	1.00
0259	1.00
0271	1.00
0272	1.00
0273	1.00
0279	1.00
0291	1.00
0711	1.00
0721	1.00
0722	1.00
0723	1.00
0724	1.00
0741	1.00
0742	1.00
0751	1.00
0752	1.00
0761	1.00
0762	1.00
0781	1.00
0782	1.00
0783	1.00
0811	1.00
0831	1.00
0851	1.05
0912	1.00
0913	1.00
0919	1.00
0921	1.00
0971	1.00
1011	1.25
1021	1.25
1031	1.25
1041	1.25
1044	1.25
1061	1.25
1081	1.25
1094	1.25
1099	1.25
1221	1.25
1222	1.25
1231	1.25
1241	1.25
1311	1.15
1321	1.15
1381	1.05
1382	1.05
1389	1.05
1411	1.05
1422	1.05
1423	1.05
1429	1.05
1442	1.05
1446	1.05
1455	1.05
1459	1.05
1474	1.15
1475	1.15
1479	1.15
1481	1.00
1489	1.00
1521	1.00
1522	1.00
1531	1.00
1541	1.00
1542	1.00
1611	1.00
1622	1.00
1623	1.00
1629	1.00
1711	1.00
1721	1.05
1731	1.00
1741	1.00
1742	1.00
1743	1.00
1751	1.00
1752	1.00
1761	1.00
1771	1.00
1781	1.00
1791	1.00
1793	1.00
1794	1.00
1795	1.00
1796	1.00
1799	1.15
2011	1.00
2013	1.00
2015	1.00
2021	1.00
2022	1.00
2023	1.00
2024	1.00
2026	1.00
2032	1.00

**Sun Life Assurance Company of Canada**  
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SIC Code	SIC Factor
2033	1.00
2034	1.00
2035	1.00
2037	1.00
2038	1.00
2041	1.00
2043	1.00
2044	1.00
2045	1.00
2046	1.00
2047	1.00
2048	1.00
2051	1.00
2052	1.00
2053	1.00
2061	1.00
2062	1.00
2063	1.00
2064	1.00
2066	1.00
2067	1.00
2068	1.00
2074	1.00
2075	1.00
2076	1.00
2077	1.00
2079	1.00
2082	1.00
2083	1.00
2084	1.00
2085	1.00
2086	1.00
2087	1.00
2091	1.00
2092	1.00
2095	1.00
2096	1.00
2097	1.00
2098	1.00
2099	1.00
2111	1.00
2121	1.00
2131	1.00
2141	1.00
2211	1.00
2221	1.00
2231	1.15
2241	1.15
2251	1.00
2252	1.00
2253	1.00
2254	1.00
2257	1.00
2258	1.00
2259	1.00
2261	1.15
2262	1.15
2269	1.15
2273	1.05
2281	1.00
2282	1.00
2284	1.00
2285	1.00
2296	1.00
2297	1.00
2298	1.00
2299	1.00
2311	1.00
2321	1.00
2322	1.00
2323	1.00
2325	1.00
2326	1.00
2329	1.00
2331	1.00
2335	1.00
2337	1.00
2339	1.00
2341	1.00
2342	1.00
2353	1.00
2361	1.00
2369	1.00
2371	1.00
2381	1.00
2384	1.00
2385	1.00
2386	1.00
2387	1.00
2389	1.00
2391	1.00
2392	1.00
2393	1.00
2394	1.00
2395	1.00
2396	1.00
2397	1.00
2399	1.00
2411	1.15
2421	1.15
2426	1.15
2429	1.15
2431	1.15
2434	1.15
2435	1.15
2436	1.15
2439	1.15
2441	1.05
2448	1.05
2449	1.05
2451	1.05
2452	1.05
2481	1.05
2483	1.05
2499	1.05
2511	1.05
2512	1.05
2514	1.05
2515	1.05
2517	1.05
2519	1.05
2521	1.05
2522	1.05
2531	1.05

**Sun Life Assurance Company of Canada**  
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SIC Code	SIC Factor
2541	1.05
2542	1.05
2591	1.05
2599	1.05
2611	1.05
2621	1.05
2631	1.05
2652	1.05
2653	1.05
2655	1.05
2656	1.05
2657	1.05
2671	1.05
2672	1.05
2673	1.05
2674	1.05
2675	1.05
2676	1.05
2677	1.05
2678	1.05
2679	1.05
2711	1.05
2721	1.05
2731	1.00
2732	1.00
2741	1.00
2752	1.05
2754	1.05
2759	1.05
2781	1.00
2771	1.00
2782	1.00
2789	1.00
2791	1.00
2796	1.00
2812	1.15
2813	1.15
2816	1.15
2819	1.15
2821	1.00
2822	1.00
2823	1.00
2824	1.00
2833	1.00
2834	1.00
2835	1.00
2836	1.00
2841	1.05
2842	1.05
2843	1.05
2844	1.05
2851	1.15
2861	1.15
2865	1.15
2869	1.15
2873	1.15
2874	1.15
2875	1.15
2879	1.15
2891	1.15
2892	1.15
2893	1.15
2895	1.15
2899	1.15
2911	1.15
2951	1.05
2952	1.05
2992	1.05
2999	1.05
3011	1.05
3021	1.05
3052	1.05
3053	1.05
3061	1.05
3069	1.05
3081	1.05
3082	1.05
3083	1.05
3084	1.05
3085	1.05
3086	1.05
3087	1.05
3088	1.05
3089	1.05
3111	1.15
3131	1.05
3142	1.05
3143	1.05
3144	1.05
3149	1.05
3151	1.05
3161	1.05
3171	1.05
3172	1.05
3199	1.05
3211	1.00
3221	1.00
3229	1.00
3231	1.00
3241	1.00
3251	1.00
3253	1.00
3255	1.00
3259	1.00
3261	1.00
3262	1.00
3263	1.00
3264	1.00
3269	1.00
3271	1.05
3272	1.05
3273	1.05
3274	1.05
3275	1.05
3281	1.05
3291	1.05
3292	1.25
3296	1.00
3298	1.00
3297	1.00
3299	1.00
3312	1.15
3313	1.15
3315	1.15

**Sun Life Assurance Company of Canada**  
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SIC Code	SIC Factor
3316	1.15
3317	1.15
3321	1.15
3322	1.15
3324	1.15
3325	1.15
3331	1.15
3334	1.15
3339	1.15
3341	1.15
3351	1.15
3353	1.15
3354	1.15
3355	1.15
3356	1.15
3357	1.15
3363	1.15
3364	1.15
3365	1.15
3366	1.15
3369	1.15
3388	1.15
3399	1.15
3411	1.00
3412	1.00
3421	1.00
3423	1.00
3425	1.00
3429	1.00
3431	1.00
3432	1.00
3433	1.00
3441	1.00
3442	1.00
3443	1.00
3444	1.00
3446	1.00
3448	1.00
3449	1.00
3451	1.00
3452	1.00
3462	1.00
3463	1.00
3465	1.00
3466	1.00
3469	1.00
3471	1.00
3479	1.00
3482	1.00
3483	1.00
3484	1.00
3489	1.00
3491	1.00
3492	1.00
3493	1.00
3494	1.00
3495	1.00
3496	1.00
3497	1.00
3498	1.00
3499	1.00
3511	1.00
3519	1.00
3523	1.00
3524	1.00
3531	1.00
3532	1.00
3533	1.00
3534	1.00
3535	1.00
3536	1.00
3537	1.00
3541	1.00
3542	1.00
3543	1.00
3544	1.00
3545	1.00
3546	1.00
3547	1.00
3548	1.00
3549	1.00
3552	1.00
3553	1.00
3554	1.00
3555	1.00
3556	1.00
3559	1.00
3561	1.00
3562	1.00
3563	1.00
3564	1.00
3565	1.00
3566	1.00
3567	1.00
3568	1.00
3569	1.00
3571	1.00
3572	1.00
3575	1.00
3577	1.00
3578	1.00
3579	1.00
3581	1.00
3582	1.00
3585	1.00
3586	1.00
3588	1.00
3589	1.00
3592	1.00
3593	1.00
3594	1.00
3596	1.00
3599	1.00
3612	1.00
3613	1.00
3621	1.00
3624	1.00
3625	1.00
3629	1.00
3631	1.00
3632	1.00
3633	1.00
3634	1.00
3635	1.00
3639	1.00

**Sun Life Assurance Company of Canada**  
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SIC Code	SIC Factor
3641	1.00
3643	1.00
3644	1.00
3645	1.00
3646	1.00
3647	1.00
3648	1.00
3651	1.00
3652	1.00
3661	1.00
3663	1.00
3669	1.00
3671	1.00
3672	1.00
3674	1.00
3675	1.00
3676	1.00
3677	1.00
3678	1.00
3679	1.00
3691	1.00
3692	1.00
3694	1.00
3695	1.00
3699	1.00
3711	1.00
3713	1.00
3714	1.00
3715	1.00
3716	1.00
3721	1.00
3724	1.00
3728	1.00
3731	1.00
3732	1.00
3743	1.00
3751	1.00
3761	1.00
3764	1.00
3769	1.00
3792	1.00
3795	1.00
3799	1.00
3812	1.00
3821	1.00
3822	1.00
3823	1.00
3824	1.00
3825	1.00
3826	1.00
3827	1.00
3829	1.00
3841	1.00
3842	1.00
3843	1.00
3844	1.00
3845	1.00
3851	1.00
3861	1.00
3873	1.00
3911	1.00
3914	1.00
3915	1.00
3931	1.00
3942	1.00
3944	1.00
3949	1.00
3951	1.00
3952	1.00
3953	1.00
3955	1.00
3961	1.00
3965	1.00
3991	1.00
3993	1.00
3996	1.00
3999	1.00
4011	1.05
4013	1.05
4111	1.05
4119	1.05
4121	1.05
4131	1.05
4141	1.05
4142	1.05
4151	1.05
4173	1.05
4212	1.05
4213	1.05
4214	1.05
4215	1.05
4221	1.05
4222	1.05
4225	1.05
4226	1.05
4231	1.05
4311	1.05
4412	1.05
4424	1.05
4432	1.05
4449	1.05
4481	1.05
4482	1.05
4489	1.05
4491	1.05
4492	1.05
4493	1.05
4499	1.05
4512	1.00
4513	1.00
4522	1.00
4581	1.00
4612	1.00
4613	1.00
4619	1.00
4724	1.00
4725	1.00
4729	1.00
4731	1.00
4741	1.00
4783	1.00
4785	1.00
4789	1.00



**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
 Policy Forms: 13-SD-C-01 and 13-SD-R-01

SIC Code	SIC Factor
4812	1.00
4813	1.00
4822	1.00
4832	1.00
4833	1.00
4841	1.00
4899	1.00
4911	1.00
4922	1.05
4923	1.05
4924	1.05
4925	1.05
4931	1.00
4932	1.00
4939	1.00
4941	1.00
4952	1.00
4953	1.00
4959	1.00
4961	1.00
4971	1.00
5012	1.00
5013	1.00
5014	1.00
5015	1.05
5021	1.00
5023	1.00
5031	1.00
5032	1.00
5033	1.00
5039	1.00
5043	1.00
5044	1.00
5045	1.00
5046	1.00
5047	1.00
5048	1.00
5049	1.00
5051	1.05
5052	1.05
5063	1.00
5064	1.00
5065	1.00
5072	1.00
5074	1.00
5075	1.00
5078	1.00
5082	1.00
5083	1.00
5084	1.00
5085	1.00
5087	1.00
5088	1.00
5091	1.00
5092	1.00
5093	1.00
5094	1.00
5099	1.00
5111	1.00
5112	1.00
5113	1.00
5122	1.00
5131	1.00
5136	1.00
5137	1.00
5139	1.00
5141	1.00
5142	1.00
5143	1.00
5144	1.00
5145	1.00
5146	1.00
5147	1.00
5148	1.00
5149	1.00
5153	1.00
5154	1.00
5159	1.00
5162	1.05
5169	1.05
5171	1.05
5172	1.05
5181	1.00
5182	1.00
5191	1.00
5192	1.00
5193	1.00
5194	1.00
5198	1.00
5199	1.00
5211	1.00
5231	1.00
5251	1.00
5261	1.00
5271	1.00
5311	1.00
5331	1.00
5399	1.00
5411	1.00
5421	1.00
5431	1.00
5441	1.00
5451	1.00
5461	1.00
5499	1.00
5511	1.00
5521	1.00
5531	1.00
5541	1.05
5551	1.00
5561	1.00
5571	1.00
5599	1.00
5611	1.00
5621	1.00
5632	1.00
5641	1.00
5651	1.00
5661	1.00
5699	1.00
5712	1.00
5713	1.00
5714	1.00
5719	1.00

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
 Policy Forms: 13-SD-C-01 and 13-SD-R-01

SIC Code	SIC Factor
5722	1.00
5731	1.00
5734	1.00
5735	1.00
5736	1.00
5812	1.00
5813	1.00
5912	1.00
5921	1.05
5932	1.00
5941	1.00
5942	1.00
5943	1.00
5944	1.00
5945	1.00
5946	1.00
5947	1.00
5948	1.00
5949	1.00
5961	1.00
5962	1.00
5963	1.00
5983	1.00
5984	1.00
5989	1.00
5992	1.00
5993	1.00
5994	1.00
5995	1.00
5999	1.00
6011	1.00
6019	1.00
6021	1.00
6022	1.00
6029	1.00
6035	1.00
6036	1.00
6061	1.00
6062	1.00
6081	1.00
6082	1.00
6091	1.00
6099	1.00
6111	1.00
6141	1.00
6153	1.00
6159	1.00
6162	1.00
6163	1.00
6211	1.00
6221	1.00
6231	1.00
6282	1.00
6289	1.00
6311	1.00
6321	1.00
6324	1.00
6331	1.00
6351	1.00
6361	1.00
6371	1.00
6399	1.00
6411	1.00
6512	1.00
6513	1.00
6514	1.00
6515	1.00
6517	1.00
6519	1.00
6531	1.00
6541	1.00
6552	1.00
6553	1.00
6712	1.00
6719	1.00
6722	1.00
6726	1.00
6732	1.00
6733	1.00
6782	1.00
6794	1.00
6798	1.00
6799	1.00
7011	1.00
7021	1.00
7032	1.00
7033	1.00
7041	1.00
7211	1.00
7212	1.00
7213	1.00
7215	1.00
7216	1.00
7217	1.00
7218	1.00
7219	1.00
7221	1.00
7231	1.00
7241	1.00
7251	1.00
7261	1.00
7291	1.00
7299	1.00
7311	1.00
7312	1.00
7313	1.00
7319	1.00
7322	1.00
7323	1.00
7331	1.00
7334	1.00
7335	1.00
7336	1.00
7338	1.00
7342	1.05
7349	1.00
7352	1.00
7353	1.00
7359	1.00
7361	1.00
7363	1.00
7371	1.00
7372	1.00
7373	1.00

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
 Policy Forms: 13-SD-C-01 and 13-SD-R-01

SIC Code	SIC Factor
7374	1.00
7375	1.00
7376	1.00
7377	1.00
7378	1.00
7379	1.00
7381	1.00
7382	1.00
7383	1.00
7384	1.00
7389	1.00
7513	1.00
7514	1.00
7515	1.00
7519	1.00
7521	1.05
7532	1.05
7533	1.05
7534	1.05
7536	1.05
7537	1.05
7538	1.05
7539	1.05
7542	1.00
7549	1.00
7622	1.00
7623	1.00
7629	1.00
7631	1.00
7641	1.00
7692	1.00
7694	1.00
7699	1.00
7812	1.00
7819	1.00
7822	1.00
7829	1.00
7832	1.00
7833	1.00
7841	1.00
7911	1.00
7922	1.00
7929	1.00
7933	1.00
7941	1.00
7948	1.00
7991	1.00
7992	1.00
7993	1.00
7996	1.00
7997	1.00
7999	1.00
8011	1.00
8021	1.00
8031	1.00
8041	1.00
8042	1.00
8043	1.00
8049	1.00
8051	1.00
8052	1.00
8059	1.00
8062	1.00
8063	1.00
8069	1.00
8071	1.00
8072	1.00
8082	1.00
8092	1.00
8093	1.00
8099	1.00
8111	1.00
8211	1.00
8221	1.00
8222	1.00
8231	1.00
8243	1.00
8244	1.00
8249	1.00
8289	1.00
8322	1.00
8331	1.00
8351	1.00
8361	1.00
8399	1.00
8412	1.00
8422	1.00
8611	1.00
8621	1.00
8631	1.00
8641	1.00
8651	1.00
8661	1.00
8699	1.00
8711	1.00
8712	1.00
8713	1.00
8721	1.00
8731	1.00
8732	1.00
8733	1.00
8734	1.00
8741	1.00
8742	1.00
8743	1.00
8744	1.00
8748	1.00
8811	1.00
8999	1.00
9111	1.00
9121	1.00
9131	1.00
9199	1.00
9211	1.00
9221	1.05
9222	1.00
9223	1.00
9224	1.25
9229	1.00
9311	1.00
9411	1.00
9431	1.00
9441	1.00
9451	1.00

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
Policy Forms: 13-SD-C-01 and 13-SD-R-01

SIC Code	SIC Factor
9511	1.00
9512	1.00
9531	1.00
9532	1.00
9611	1.00
9621	1.00
9631	1.00
9641	1.00
9651	1.00
9661	1.00
9711	1.00
9721	1.00
9999	1.00

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
 Policy Forms: 13-SD-C-01 and 13-SD-R-01

<b>Participation Rate</b>	<b>Group Size</b>				
	5-24	25-49	50-99	100-499	500+
81% - 100%	0.91	0.86	0.82	0.77	0.73
61% - 80%	0.95	0.91	0.86	0.81	0.77
41% - 60%	1.05	1.00	0.95	0.85	0.82
31% - 40%	1.23	1.14	1.09	0.89	0.84
21% - 30%	1.23	1.27	1.18	0.91	0.86
16% - 20%	1.23	1.27	1.23	0.94	0.91
11% - 15%	1.23	1.27	1.27	1.09	1.00
0% - 10%	1.23	1.27	1.27	1.27	1.15

Table E

**Sun Life Assurance Company of Canada  
Critical Illness Insurance**

**Rate Information**

Policy Forms: 13-SD-C-01 and 13-SD-R-01

<b>Pre-Existing</b>	
<b>Limitation</b>	<b>Factor</b>
None	1.02
3/12	1.01
6/12	1.00
12/12	0.93
12/24	0.92

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
Policy Forms: 13-SD-C-01 and 13-SD-R-01

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<b>Rate Guarantee (Months)</b>	<b>Factor</b>
0-12	1
13-24	1.02
25-36	1.05

**Sun Life Assurance Company of Canada**  
**Critical Illness Insurance**  
**Rate Information**  
Policy Forms: 13-SD-C-01 and 13-SD-R-01

<b>Wellness Benefit</b>	
<b>Amount</b>	<b>Factor</b>
\$50	0.21
\$75	0.24
\$100	0.25



**Critical Illness Insurance**  
**Sun Life Assurance Company of Canada**  
**Rate Manual**

This part of 13-SD-C-01 and 13-SD-R-01 contains the summary of the Critical Illness Insurance rate calculation.

The Critical Illness Insurance rates are calculated using programs that are specifically designed for Sun Life Assurance Company of Canada's benefit provisions and formulas. The following is a general description of the processing routine for the calculation module.

Notes: References to tables are noted by braces [].

**Calculation of Age Banded Rates for Employees and Spouses:**

1. Base Incidence Rates (BIR)

The base incidence rates vary by condition, age, gender, and smoker status [A].

BIR is the sum of the conditions offered in the certificate multiplied by the Portability Factor [B]

2. Recurrence Benefit Rider Incidence Rates (RIR)

The Recurrence Benefit Rider incidence rates vary by condition, age, gender, and smoker status [C].

If the Recurrence Benefit Rider is elected RIR is the sum of the conditions offered in the certificate. RIR will be zero if the rider has not been elected.

3. Incidence Rates (IR)

$$IR = BIR + RIR$$

4. Unisex Incidence Rates (UIR)

The unisex incidence rates are typically calculated for each age and smoker status as:  
 $60\% \times \text{Maximum (Male IR, Female IR)} + 40\% \times \text{Minimum (Male IR, Female IR)}$

In the case of predominantly same sex groups the UIR rates may be developed based on the ratio of expected male/female participants.

#### 5. Unadjusted Claim Costs (UCC)

Unadjusted claim costs are calculated as the average of the UIR within each age band.

Unismoker rates may be developed upon request. The smoker and non-smoker rate for each age band can be blended based on the ratio of expected smoker/non-smoker participants.

#### 6. Adjusted Claim Cost (ACC)

The adjusted claim cost equals the UCC times the following factor adjustments (where applicable):

<u>Adjustment</u>	<u>Table</u>
Industry Factor	D
Participation Factor	E
Pre-Ex Exclusion Factor	F
Rate Guarantee Factor	G

#### 7. Commission Rate (CR)

The commission rate is determined based on the commission scale selected.

#### 8. Per Participant Expenses (PPE)

The Per Participant Expense varies by Group Size.

<u>Group Size</u>	<u>PPE</u>
0-99	33
100-499	10
500+	7

#### 9. Per Case Expenses (PCE)

PCE = 0

#### 10. Average Unit (AU)

$AU = (\text{Total Volume}/1000)/\text{Total Enrolled}$

#### 11. Percent of Premium Expenses (PF)

PF = 28.1%

12. Annual Rate (AR)

$$AR = (ACC + (PPE + PCE/Total\ Enrolled)/AU)/(1-PF-CR)$$

13. Wellness Benefit Amount (WA)

The wellness benefit amount is the amount paid under the Wellness Screening Benefit defined in the certificate.

14. Wellness Benefit Claim Cost (WCC)

The utilization rates for the Wellness Screening Benefit vary by the Wellness Benefit Amount [H].

15. Wellness Benefit Expenses (WE)

$$WE = 0$$

16. Wellness Benefit Percent of Premium Expenses (WPE)

$$WPE = 28.1\%$$

17. Wellness Benefit Rate (WBR)

If the Wellness Screening Benefit is selected,  $WBR = WCC * ((WA + WE) / AU) / (1 - WPE - CR)$

Else  $WBR = 0$

18. Final Monthly Rate

$$\text{Final Monthly Rate} = (AR + WBR) / 12$$

A composite monthly rate can be calculated for Employees and/or Spouses by calculating the premium for each attained age band combination as the Final Monthly Rate \* Total Age Band Volume/1000. The sum of the premium across all age band and smoker status combinations is then divided by the Total Volume/1000 to develop the composite rate.

**Calculation of Dependent Children Rate:**

1. Base Incidence Rates (BIR)

The base incidence rates for dependent children vary by condition [A].

BIR is the sum of the conditions offered in the certificate multiplied by the Portability Factor [B]

## 2. Recurrence Benefit Rider Incidence Rates (RIR)

The Recurrence Benefit Rider incidence rates for dependent children vary by condition [C].

If the Recurrence Benefit Rider is elected RIR is the sum of the conditions offered in the certificate. RIR will be zero if the rider has not been elected.

## 3. Incidence Rates (IR)

$$IR = BIR + RIR$$

## 4. Adjusted Claim Cost (ACC)

The adjusted claim cost equals the IR times the following factor adjustments (where applicable):

<u>Adjustment</u>	<u>Table</u>
Participation Factor	E
Pre-Ex Exclusion Factor	F
Rate Guarantee Factor	G

## 5. Commission Rate (CR)

The commission rate is determined based on the commission scale selected.

## 6. Percent of Premium Expenses (PF)

$$PF = 28.1\%$$

## 7. Annual Rate (AR)

$$AR = ACC / (1 - PF - CR)$$

## 8. Final Monthly Rate

$$\text{Final Rate} = AR / 12$$

SERFF Tracking #:

SNLF-128884535

State Tracking #:

Company Tracking #:

CRITICAL ILLNESS-CANCER UPDATES  
2013 - R...

State:

District of Columbia

Filing Company:

Sun Life Assurance Company of Canada

TOI/Sub-TOI:

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name:

Critical Illness-Cancer Updates 2013 - Rates

Project Name/Number:

Critical Illness-Cancer Updates 2013 - Rates/Critical Illness-Cancer Updates 2013 - Rates

## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter All Filings		
Comments:			
Attachment(s):			
Cover Letter DC 2-13-13.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Certificate of Authority to File		
Bypass Reason:	N/A		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum		
Comments:	Please refer to the Rate Schedule for the filed Actuarial Memorandum.		
		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:	Please refer to the Actuarial Memorandum.		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Bypass Reason:	N/A		
		Item Status:	Status Date:
Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Bypass Reason:	N/A		
		Item Status:	Status Date:
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	N/A This is an initial Rate filing.		



Sun Life Assurance Company of Canada  
SC 4380  
One Sun Life Executive Park  
Wellesley Hills, MA 02481

February 13, 2013

**Sun Life Assurance Company of Canada**  
**NAIC # 549-80802**  
**FEIN # 38-1082080**  
**Company Tracking # CRITICAL ILLNESS-CANCER UPDATES 2013 – RATES**

**RE: Rates Submitted for Approval**

Dear Sir or Madam:

We submit for your approval the enclosed initial rates for use with our Group Critical Illness-Cancer product. The rates will be used with forms 13-SD-C-01 and 13-SD-R-01 which will be filed separately under SERFF Tracking # SNLF-128855826; Company Tracking # CRITICAL ILLNESS-CANCER UPDATES - 2013.

The proposed rate effective date is 5-1-2013 and upon approval of the forms. We are not required to file our rates in our domiciliary state of Michigan.

We also include the required actuarial information.

Please do not hesitate to contact me if you have any questions regarding this submission. Thank you for your attention to this matter.

Sincerely,

A handwritten signature in cursive script that reads "Pat Squillaciotti".

Pat Squillaciotti  
Sr Compliance Analyst