

STANDARD REQUIREMENTS FOR TERMINAL ILLNESS BENEFIT (TIB)

1. Original Sunlife Grepa Financial Inc (SLGFI) Claimant's Statement Form (for TIB Claim)
2. Original SLGFI Attending Physician's statement form (for TIB claim)
3. Certified True Copy Complete Medical Records (admitting history, In-patient/Clinic/Out Patient records)
4. Photocopy of Attendance Record

IMPORTANT REMINDERS:

Administration Fee

Sun Life Grepa Financial shall levy an administration fee, the amount of which shall be determined from time to time, but not more often than once a year, and shall be deducted from the amount of the Terminal Illness Benefit paid.

Interest Charge

A nine (9) month interest charge on the Terminal Illness Benefit, calculated on a simple interest basis, shall be subtracted from the remaining life insurance at the time the Terminal Illness Benefit is paid. The interest charge shall be based on an annual interest rate which has been declared by Sun Life Grepa Financial and which is in effect as of the date Sun Life Grepa Financial receives the written request to provide a Terminal Illness Benefit.

Effect on Life Insurance

If the Employee has already received a Terminal Illness Benefit Amount, the life insurance shall be reduced by an amount equal to the Terminal Illness Benefit Amount plus the interest.

The Company reserves the right to ask for additional requirements if the above-mentioned standard requirements are deemed insufficient in rendering fair and correct judgment on the claim