

# Sun Life Financial 2009 Power Points



## Sun Life Power Points

### What is it?

It is a credit system

16 Factors

Each factor is assigned specific “credits”

Accrued credits can reduce a rating up to 3 tables !

NO ceiling on face amounts

Available through age 80

Employed against objective assessments above and below 200%

Don't need all 16 factors to accrue benefits

Don't need to request them

**YOU CAN GET TO PREFERRED !**

## Sun Life Power Points – 16 Factors

Tobacco use

Build (BMI)

Blood pressure

Family history

Lipids

Exercise capacity (METS)

ECG

Stress test

EBCT

Cardiac Catherization

Chest X-ray

PFT

Chest CT/Whole Body CT

Mammogram

PSA

Colonoscopy

## **Power Points – 16 Factors (ranked in order of value)**

### **Ø Grouping #1 – CV Risk Factors**

**Tobacco use**

**Build**

**Lipids – blood pressure**

**Family history**

### **Ø Grouping #2 – CV Testing**

**Cardiac catheterization**

**EBCT**

**Stress test and/or exercise capacity**

**Resting EKG**

### **Ø Grouping #3 – Routine Screening Testing**

**PSA**

**Full colonoscopy**

**Mammogram**

**Normal body CT scan/chest CT (one or the other, not both)**

**Chest Xray**

**Pulmonary function tests**

## Sun Life Power Points

### **Sweet Spots”**

- Ø Standards and borderline Standards
- Ø Uncomplicated Diabetics (mainly Type 2)
- Ø GI Disorders
- Ø Some Hematologic issues
- Ø Build
- Ø Blood pressure
- Ø Lipids
- Ø Respiratory issues
- Ø Mild/minor psychiatric issues

### **“No Fly Zone”**

- Ø Known or suspected cardiovascular or vascular disease
- Ø Risks where extra mortality is expressed as a flat extra
- Ø Avocation, aviation ratings
- Ø Substance abuse
- Ø Cognitive impairments
- Ø Some cancer histories