

Sun Life Assurance Company of Canada
Sun Life Assurance Company of Canada (U.S.)
One Sun Life Executive Park
Wellesley Hills, MA 02481
(800) SUN-LIFE



HIV TEST INFORMED CONSENT FORM

In order for us to evaluate your eligibility for insurance coverage, Sun Life may require that you provide a blood sample for testing and analysis. One of the tests performed on your blood will determine the presence of antibodies to the HIV virus. By signing and dating this form, you agree that the HIV antibody test may be performed on your blood sample and that underwriting decisions may be based on the test results. A positive test result will adversely affect your insurance application. It also may result in uninsurability for life, health, or disability insurance for which you may apply in the future.

THE HIV VIRUS

The HIV virus causes a life-threatening disorder of the immune system called Acquired Immune Deficiency Syndrome (AIDS). Antibodies to the HIV virus are found in the blood of most people with AIDS and AIDS-Related Complex (ARC). They can also be found in people who do not have AIDS or ARC but have been exposed to the virus. The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother to her new-born infant. Symptoms of AIDS include, but are not limited to: fever, tiredness, lymph node enlargement, pneumonia, diarrhea and certain tumors and infections.

PRE-TESTING CONSIDERATION

Many public health organizations have recommended that before taking an HIV antibody test a person seek counseling to become informed about the implications of such tests. You may wish to consider counseling, at your expense prior to being tested. You may obtain further information about HIV testing and AIDS by contacting the organizations on the List of Counseling Resources in California on the attached page.

DISCLOSURE AND CONFIDENTIALITY OF TEST RESULTS

All test results are confidential, except as provided by law. The results of the test will be reported to us. We may not, by law, release positive test results except as provided below.

If your HIV antibody test result is normal, you will not be notified. However, we will disclose any positive test results to you through a physician of your choice. If you do not name a physician for this purpose, we will disclose positive results directly to you.

We may disclose abnormal test results to reinsurers involved in the underwriting process or as otherwise allowed by law. We may also disclose abnormal test results to legal counsel, if such information is needed to represent us in regard to an insurance application by you.

In addition, if your HIV antibody test is abnormal, a generic code signifying a non-specific blood abnormality may be made known to the Medical Information Bureau, Inc. (MIB). The MIB is an organization of life and health insurance companies which operates as an information exchange on behalf of its members. There will be no record with the MIB that you had a positive HIV antibody test. However, there will be a record that you have some blood abnormality. If you apply to another MIB member company for life of health insurance coverage, the MIB, upon request, will supply the information on you in its file to that member.

THE HIV TEST AND TEST RESULTS

The HIV antibody test is actually a series of tests performed upon your blood sample by a medically accepted procedure which is extremely reliable. The testing will be performed by a licensed laboratory. The most commonly used tests are the ELISA or "EIA" and the Western blot. If the ELISA shows the sample is positive for HIV, then the Western blot is done to confirm that initial result.

While a positive test result does not necessarily mean that you have AIDS, it does mean that you are at serious risk of developing AIDS or AIDS-related conditions. If you test positive, you should seek medical follow-up care with your personal health care provider.

HIV test results are highly reliable but not 100% accurate. If the test gives a positive result you should consider retesting in order to confirm the result. If the test gives a negative result, there is still a small possibility you may be infected with HIV. This is most likely to happen in recently infected persons. It takes at least 4 to 12 weeks for a positive test result to develop after a person is infected, and may take as long as 6 to 12 months. If you have reason to believe that a negative test result is incorrect, you should be retested.

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CONSENT FOR HIV TESTING

I have read and understand this HIV Test Informed Consent Form, and I have received a copy. I voluntarily consent to the withdrawal of blood, the testing of my blood for HIV antibodies, and the disclosure of the test results as described above. A photocopy of this form is as valid as the original.

NOTIFICATION OF POSITIVE RESULTS

I understand that Sun Life of Canada will disclose any HIV positive test result to me through a physician of my choice, named below. If I do not name a physician for this purpose, Sun Life of Canada will disclose a positive result directly to me.

Name of Physician

Signature of Proposed Insured

Street Address

Date

City

State

Zip Code

OTHER SOURCES OF INFORMATION

You may obtain further information about HIV testing and AIDS by contacting the organizations listed below.

LIST OF COUNSELING RESOURCES IN CALIFORNIA

The following counseling centers can assist you in understanding the meaning of the Human Immunodeficiency Virus (HIV) Antibody Test and its results:

SAN FRANCISCO AIDS FOUNDATION

995 Market St.
Suite 200
San Francisco, CA 94103
(800) 367-2437

SACRAMENTO AIDS FOUNDATION

2111 F Street
Suite #4
Sacramento, CA 95814
(916) 448-2437

CENTRAL VALLEY AIDS TEAM

P O Box 4640
Fresno, CA 93744
(209) 264-2437

AIDS PROJECT LOS ANGELES

611 S. Kingsley Drive
Los Angeles, CA 90010
(213) 201-1600

AIDS SERVICES FOUNDATION OF ORANGE COUNTY

17982 Sky Park Circle
Suite J
Irvine, CA 92614-6482
(949) 809-5700

SAN DIEGO COUNTY DEPARTMENT OF HEALTH SERVICES

1700 Pacific Highway, Room 110
San Diego, CA 92101
(619) 296-3400

AIDS PROJECT - EAST BAY

1755 Broadway, 2nd Floor
Oakland, CA 94612
(510) 663-7979

ARIS PROJECT

106 East Gish Road
San Jose, CA 95112
(408) 436-9120