

A photograph showing two men standing on a wooden deck, looking out over a city skyline at sunset. One man is holding a small coffee cup. The scene is bathed in a warm, golden light.

Explore Sun Life Financial's
employee benefits

and offer your clients everything under the sun

Sun Life and you

It's time to take a closer look at Sun Life. You can help your clients attract and retain top talent, and provide their employees with the financial protection they need, through our:

Comprehensive and flexible products



Service that makes a difference



Knowledgeable and responsive people



We're your business partner for the long term

Our roots in group insurance in the U.S. date back to 1924, and we continue to be an industry leader today.

- \$2 billion of in-force business
- More than 33,000 customers
- Approximately 12 million covered lives¹
- Top 10 disability insurance provider²
- Sixth-largest life insurance company in North America based on market capitalization³

1. As of year-end 2011.

2. LIMRA, U.S. Group Disability Insurance 2011 Annual Sales and In Force Report.

3. Based on market capitalization as of September 30, 2012, and compiled by Sun Life Financial using data provided by Thompson Reuters.

Comprehensive and flexible products

We make it easy for employers to offer a wide range of benefits to their employees. Employers can opt to pay 100% of the benefits cost, pay for a base amount and have their employees pay for the rest, or offer their employees the opportunity to purchase voluntary benefits.

Sun Life products	Group	Voluntary
Life	■	■
Accidental Death & Dismemberment	■	■
Long-Term Disability	■	■
Short-Term Disability	■	■
Customized Disability	■	
Dental	■	■
Medical Stop-Loss	■	
Critical Illness suite:		
Critical Illness	■	■
Cancer	■	■
Critical Illness & Cancer	■	■

Our strong ratings inspire confidence.

The insurance subsidiaries of Sun Life Financial enjoy financial strength ratings from independent rating agencies that place them among the highest-rated insurance companies in the United States.



Core benefits

Life and Accidental Death & Dismemberment (AD&D)

We offer group life coverage that provides families the essential safety net they need against the financial impact of a death. Our AD&D coverage helps offset the unexpected expenses from the death of a family member or the cost of an injury.

- Flexible, Guaranteed Issue plan designs
- Industry-leading Waiver of Premium provision
- Value-added services: Employee Assistance Programs (EAP), choice of Emergency Travel Assistance and Identity Theft Protection or Claimant Support Services and Online Will Preparation¹

Long-Term Disability (LTD) and Short-Term Disability (STD)

Our disability solutions provide a level of income replacement for employees who are disabled due to a covered sickness or injury, protecting against financial loss.

- Wide selection of plan benefit options
- Responsive claims service and return-to-work planning to help employers manage costs and provide employees with timely rehabilitation support
- Exclusive Retro Disability Benefits® rider and other optional features provide more support for seriously disabled employees
- Value-added services: Employee Assistance Programs (EAP) and Family Medical Leave Act (FMLA) solutions^{1,2}

Dental

Our comprehensive dental plan designs provide employers flexibility to tailor plans and allow employees to protect their oral health.

- Choice of PPO plan: Active PPO, Passive PPO, Maximum Allowable Charge (MAC), Administrative Services Only (ASO)³
- Optional Built-In Routine Care, Orthodontia coverage, Annual Maximum Rollover
- Two plans can be offered for a Dual Select or “high-low” plan design for added choice for employees
- United Concordia® Alliance Network — one of the largest dental PPO networks in the country and a top 3 network in many states⁴

Stop-Loss

We provide a stop-loss product that helps provide financial stability to employers that self-fund their health plans by protecting them against the high cost of catastrophic claims.

- Leading U.S. stop-loss provider and one of the largest direct underwriters in the industry
- We put our expertise to work for you: over the last 3 years, our Stop-Loss Claims team processed over 68,000 claims and reimbursed \$1.3 billion in claims⁵
- Value-added service: SunElite™ is a medical plan document review service that helps employers comply with Affordable Care Act requirements and better manage medical costs

1. Value-added services are offered only on specific lines of coverage and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. Online Will Preparation and health care support services (HealthChampion™) are provided by ComPsych® Employee Assistance Program (“EAP”) work/life services, which are provided by ComPsych, and are also not insurance. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time. Assist America® is a registered service mark of Assist America, Inc. ComPsych® is a registered trademark of ComPsych Corporation.

2. FMLA is for STD only.

3. PPO stands for Participating Provider Organization. Active PPO may not be available in all states.

4. The network is made available through an agreement with United Concordia Companies, Inc. Claims administration services are provided by United Concordia Companies, Inc. Ranked by Sun Life in terms of access points based on NetMinder data, 11/2012.

5. Specific claims processing performance is based on year-end 2011 data. Claims processing and reimbursement data are from the 2009–2011 period.

Voluntary benefits

In this cost conscious market, both employers and employees are asking for voluntary offerings that fit a range of needs. Sun Life is now in this market with a rapidly expanding suite of voluntary products, which complement our core group offerings. Our voluntary suite includes:

Life, AD&D, and Dental

We provide all the benefits of our traditional group plans to employees at a cost that they can afford.

LTD, STD, and Customized Disability Insurance (CDI)

Our disability plans allow employers to defer some options directly to employees, empowering them to make decisions about what works best for them.

- Employees can choose how much income they'll need, how soon they'll need it, and for how long
- Voluntary STD offers specialized products for states with statutory disability plans and Street Ready rates for companies with less than 500 employees
- CDI is a combination of LTD and STD, creating a differentiated option for employers and employees alike⁶
- Value-added services: convenience resources and adult/elder care support both provide access to resources that can do the legwork employees may need to keep up with the demands of their busy lives⁷

Critical Illness suite⁸

We offer a suite of three critical illness offerings (Critical Illness, Cancer, and Critical Illness & Cancer) that pay lump sum benefit to help employees and pay for out-of-pocket costs associated with having a critical illness.

- Recurrence Benefit rider repays the lump sum (subject to certain criteria) for an illness that recurs, and the Wellness Screening benefit rewards employees for seeking preventive health care
- Complements disability insurance, as most disabilities are the result of an illness
- Value-added service: health care support services provide professional assistance to help employees navigate their way through health care decisions and options during a critical illness or for any health concern¹

Specialized benefits solutions

We understand the unique needs of niche markets and have developed solutions specifically for

- Attorneys
- Banks and financial institutions
- International groups
- Physicians
- Public sector

6. Customized Disability Insurance plans may not be available in all states and are currently not available in New York.

7. Convenience resources and adult/elder care support are available to employees who purchase Customized Disability Insurance and to their spouses, partners, and dependents. All household members are eligible for services, regardless of disability status. While these services can include assistance with financial transactions, actual payments are the responsibility of the employee. Services are provided by Harris, Rothenberg International, Inc. The services are not insurance and carry a separate charge which is added to the cost of the insurance. The cost is included in the total amount billed. Sun Life is not responsible or liable for care, services, or advice given by any provider or vendor of the Services. Sun Life reserves the right to discontinue any of the Services at any time.

8. Critical Illness plans may not be available in all states and may vary depending on state laws and regulations. Critical Illness plans are not currently available in New York. Based on the limited available regulatory guidance, Sun Life believes its "Critical Illness Insurance" and "Critical Illness and Cancer Insurance" are not appropriate for use with an HSA and should not be purchased when the employee and/or their family members are covered under an HDHP. Employees should consult a qualified legal or tax advisor to evaluate their particular circumstances and possible adverse tax consequences. Sun Life cannot provide legal or tax advice.

Service that makes a difference

We're committed to delivering a positive service experience for employers and their employees. Employers get the support they need to offer and manage benefits, and employees and dependents get the respect, empathy, and care they deserve.

Customer loyalty

One element of our service commitment is the ongoing measurement of satisfaction with our service delivery. Using external research partners, we ask for feedback and assessment on the service experience we deliver, whether the experience was by phone or online. The service includes claims handling, service questions, and billing inquiries.

Through this ongoing assessment, we can address the quality of our service and enhance the experience as needed. Measuring the effectiveness of our service is one of the critical activities we will continue to do so that our customers receive the service they deserve and expect from a leading provider of insurance products.

Exclusive research

Keep on top of industry trends with our exclusive annual research that provides key statistics and information to help you serve employers and their employees.

Robust online services

Employers and employees alike can get quick, convenient access to important plan information and tools through our websites, including:

- **SunLifeConnect.com** – Helps employers with plan administration.
- **MySunLifeBenefits.com** – Keeps employees in touch with their plan's benefits.
- **SunLifeKnowsBenefits.com** – Educates employees on the benefits of enrollment.

Flexible enrollment solutions

We understand that every employer has unique enrollment needs. When your clients roll out a new voluntary plan, they will work with a local Sun Life account manager and enrollment team to develop the best enrollment strategy for their employee population. We make the process easier by providing educational resources and a consultative approach that fosters employee engagement, understanding, and participation.



Our claims promise

- Treat everyone with empathy and respect
- Act with integrity
- Apply the same claims review standards every time
- Make prompt payment of all eligible claims
- Provide clear and concise communication
- Focus on customer needs

Knowledgeable and responsive people

Partner with our experienced professionals for information, support, and clear communication. Our talented team cares about smooth implementations, competitive underwriting, and successful enrollments.

Sales distribution network

Our sales organization employs a team-based sales approach, where sales representatives have targeted areas of expertise so they can look at your business from all angles and provide consultative, needs-based selling.

Employee Benefits representatives (EBRs)—

Act as your main contact for all of your benefits needs and are located in 34 group sales offices across the country.

Voluntary practice leaders (VPLs)—Work in partnership with the EBRs to help you grow your voluntary benefits business and are supported by an internal sales desk.

Small Business sales specialists—Provide group benefits solutions to your small business customers with less than 25 lives.

National Accounts practice leaders—

Function as executive sponsors and advocates in the home office to address the unique needs of our National Accounts, which have 3,000+ lives.

Stop-Loss specialists—Understand the intricacies of self-insured medical plans and know how to assist employers about how to choose the right coverage, options, and services.

Key support roles

Our dedicated support team also includes these experts:

- Implementation managers
- Account managers
- Underwriters
- Enrollment managers
- In-house physicians and RNs



**Small business is
BIG business**

Sun Life has made a big commitment to small business with the introduction of a dedicated Small Business Center. Sales specialists provide Life, AD&D, STD, LTD, and dental coverage to small groups and offer an efficient and streamlined process.

Broker rewards

We value the contributions of brokers, and we reward you for your efforts through broker compensation and incentives to help sustain and build your business.

- **Group commissions by product line**

Subject to the terms of your selling agreement with Sun Life: receive monthly commissions based on the actual premium received, as long as the policy remains active with Sun Life.

Upon request and subject to Sun Life's approval, we can pay a flat-scale commission on all product lines or provide customized commission scales.

- **Incentives for new sales and persistency**

Subject to the terms of the Sun Life broker incentive program, receive awards for meeting new sales and persistency levels.

Sun Life helps you grow your business

Once you've experienced our array of products, our exceptional service with every interaction, and the attention of our dedicated team, you'll find that life is brighter under the sun.

Contact your Sun Life Financial representative to learn more.



BACK POCKET INSERT

Philanthropic commitment

Through our philanthropic efforts, we're committed to making lives brighter in the communities in which we live and work. One of the many causes we support is the Sun Life Rising Star Awards program, which provides financial resources to students and nonprofit organizations committed to increasing success in high school and beyond.



Business Card



One Sun Life Executive Park
Wellesley Hills, MA 02481

Sun Life is proud to be a founding member of the Council for Disability Awareness (CDA), a nonprofit organization committed to informing and educating the American public about the widespread and growing frequency of disability, and the financial impact it can have. www.disabilitycanhappen.org



The Sun Life Financial group of companies operates under the "Sun Life Financial" name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees that rely on the issuing company's financial strength and claims-paying ability.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 02-SL, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-D1-C-01, and 12-SD-C-01. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, 01NYC-LH-PT, GP-A, and GC-A. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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