



PLAN

GROUP LIFE

Flexible solutions for
changing benefit needs





Employees rely on their Group Life insurance benefits more than ever.



In a recent survey, 64% of employees who own life insurance said they obtained it through work.¹ This is a trend that may present challenges for your business, because while your employees need their group life benefits more than ever, it may be harder than ever for you to offer them.

Rising benefit expenses may be more than you can afford, so you need new solutions to ease the pressure on the bottom line.

A photograph of a man and a young girl in a pumpkin patch. The man, on the right, is bald with a grey beard and glasses, wearing a dark grey sweater and blue jeans. He is kneeling and looking at a large orange pumpkin. The girl, on the left, is wearing a denim jacket over a pink hoodie and is smiling at the man. In the background, other people are visible, including a woman in a red and white plaid shirt and a child in a green shirt. The scene is outdoors with many pumpkins scattered on the ground.

We have flexible, affordable solutions to give employees the choice and protection they deserve and the cost control you need.



Sun Life Financial, an innovative provider of employee benefits, can help

Our plans offer:

Affordable plan designs

You can choose the optional features you want to offer and decide whether to share plan costs with employees or offer the benefit on a 100% employee-paid basis. With Sun Life, you choose the right plan that works for you, your employees, and your company.

Secure protection

Employees can qualify for up to \$1 million in guaranteed coverage and up to \$2 million in total coverage. You can give them a chance to buy even more protection with Optional Life, and also insure a spouse or child by purchasing Dependent Life.

Waiver of Premium

This policy feature provides continuation of group term life insurance without payment of premium while an insured employee is Totally Disabled according to the terms of the policy.

Accidental Death and Dismemberment (AD&D) coverage

If an employee suffers a covered accidental injury, Sun Life's Accidental Death & Dismemberment coverage provides added protection when it's needed most. This is protection above and beyond an employee's life insurance coverage.

Accelerated Benefits

If employees have been diagnosed with a terminal illness, they can access a portion of their life insurance proceeds while they are still living.

Portability and conversion options

This life insurance protection doesn't have to end if an employee's job status changes. Employees are eligible to apply to port their group term life insurance up to age 70 (or up to age 65 or a maximum of 10 years on certain policies). Or, they can apply to purchase an individual policy that works for them, building cash value that they can access through a policy loan or partial withdrawal if they need it.

Caring claims service

In the most difficult times, employees' families won't have to wait to get the money they need, and you won't have to wait for a payment. 100% of claims are processed within 10 days after complete documentation is received, including all Accelerated Benefits and Waiver of Premium claims.

Features and services that do more for you and your employees

Customize your plan

You can also customize your plan by choosing one of two “value-added” services that provide employees with meaningful benefits that they can use:



Emergency Travel Assistance with Identity Theft Protection

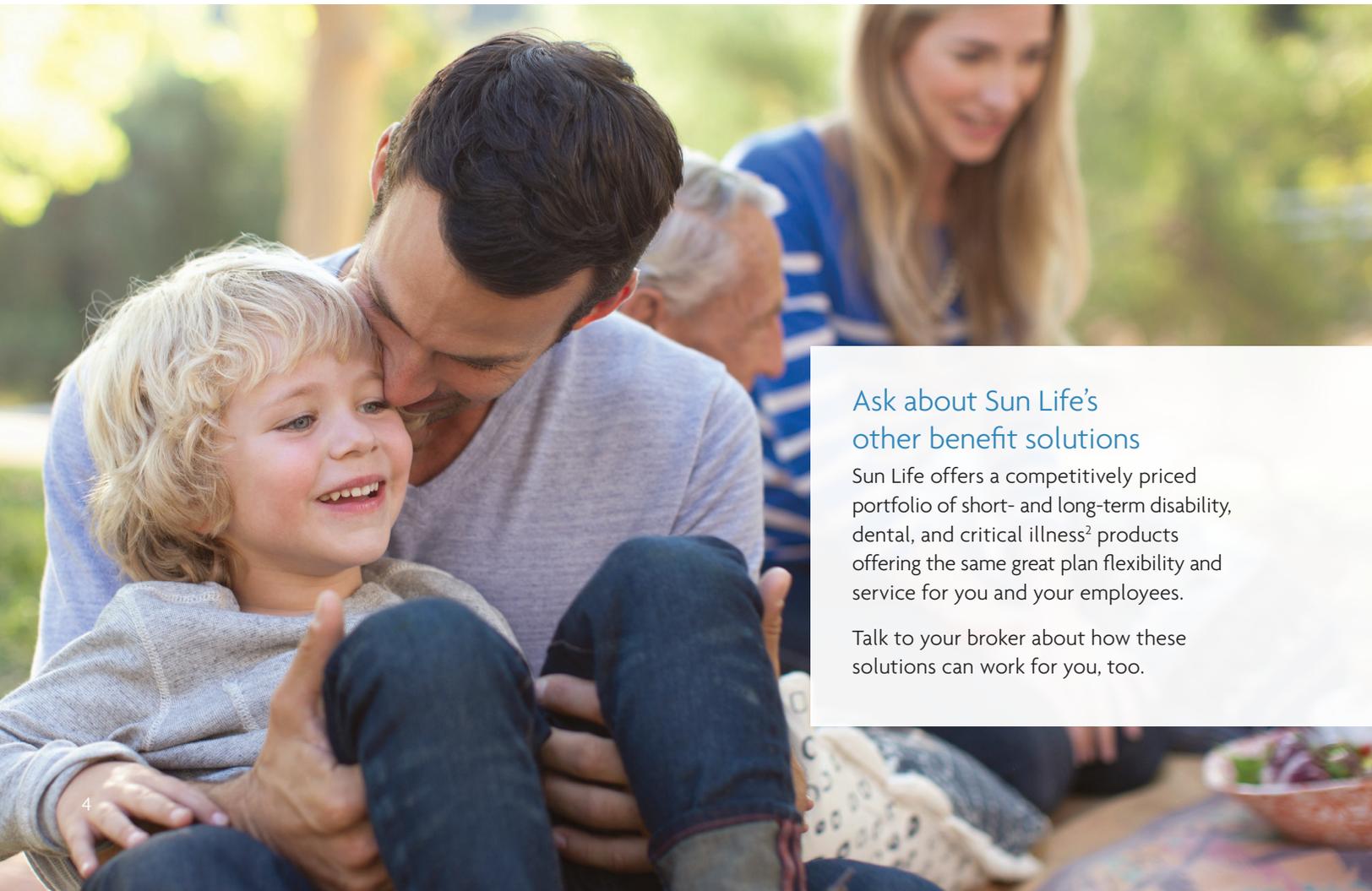
provides assistance for medical, dental, or personal emergencies anywhere in the world (outside of a 100-mile radius of home), plus identity theft protection and resolution services,

or



Claimant Support with Online Will Preparation

connects employees and their beneficiaries to professional grief, financial, and legal counseling, plus online services to help employees create a will.



Ask about Sun Life's other benefit solutions

Sun Life offers a competitively priced portfolio of short- and long-term disability, dental, and critical illness² products offering the same great plan flexibility and service for you and your employees.

Talk to your broker about how these solutions can work for you, too.

Local support for seamless implementation

Our no-hassle implementation process and local support ensures timely plan implementation.

Customized enrollment solutions

Sun Life has an enrollment solution that's right for you and your employees. Whether you choose online enrollment or traditional paper forms, we have a solution that's right for your company.

Easy online access to information for you and your employees

Our secure website gives you easy access to information you need to track employees' Evidence of Insurability status online. You'll also have access to all plan details, including membership, bill, rates, payments, and customer service.

Employees have access to our member website as well, where they can find forms, submit Evidence of Insurability applications, and learn more about the benefits of life insurance from our employee education site, www.SunLifeKnowsBenefits.com.

Superior service—guaranteed³

- We back our promise of responsive, accurate service with a money-back guarantee.
 - We will respond to all inquiries from customers within 1 business day.
 - We will process life insurance claims accurately within 10 business days of receiving all required documentation.
 - If we need anything else to process the claim, we will ask within 5 business days.
- If we do not meet our service standards, we will refund a portion of your premium.

No matter what plan options or funding option you choose, you can count on the protection of a leading global insurance provider coupled with the support of a local regional office near you.

To learn more, call your local broker or our Employee Benefits Internal Sales Desk at 877-736-4739.





Wake up to the benefit of our benefits.

Sun Life has been helping people protect what they love for nearly 150 years. What's different about our employee benefits?

Brighter choices.

We offer you a variety of life, disability, dental, accident, cancer, critical illness, and stop-loss insurance, so you can customize the best plan for your company.

Brighter partners.

We help employees grasp the true value of coverage through our plain language, education, and helpful services.

Brighter focus.

We make employee benefits our core focus, and every day we look at our customers' needs to make our plans more practical and personal.

At Sun Life, we know that offering the right benefits is good for everyone. That's why life's brighter under the sun.

Visit us online:

SunLife.com/us

SunLifeKnowsBenefits.com



Product offerings may not be available in all states and may vary depending on state laws and regulations.



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1. GenRe Life Fact Book, Sixth Edition, 2013–2014. © General Re Life Corporation.
2. Critical Illness products are subject to state availability. Not available in New York.
3. If we do not meet any of our service standards, we will refund a percentage of the policyholder's premium. Applies only to Group Life products underwritten by Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York. Certain limitations apply.

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, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1.

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