



## Fact sheet

LTD block size (as of December 31, 2010)<sup>1</sup>

- Business in force  
\$413.8m
- Customers  
16,632
- Covered lives  
1.9m

### Solid plan features

- Available for employers with 2 to 25,000+ lives
- Traditional, contributory, core buy-up, and voluntary programs
- Choice of disability definitions
- Income replacement levels: 50%, 60% or 66⅔%
- Elimination periods—30, 60, 90, 180, or 365 days
- Monthly benefit maximums—\$1,000—\$20,000
- Return to Work programs for employers and employees
- Retro Disability Benefits® for employees with serious LTD claims
- EAP and Work-Life Services option<sup>2</sup>
- Social Security Assistance Program
- A wide range of optional features, such as Cost of Living Adjustments, a Pension Contribution Benefit, Assisted Living Benefit, Survivor Benefits, COBRA Reimbursement and Alternate Funding (for larger employers)
- Integrated Waiver of Premium processing when the plan also includes our Group Life coverage

### Ability to make things easy

#### Money-back service guarantees<sup>3</sup>

- 100% payment accuracy for all new LTD claims
- 100% compliance with ERISA service requirements
- 1-day response time to customer phone calls, letters, and e-mails
- 100% customer satisfaction

#### Online claims status

In addition to all the robust e-capabilities:

- Customers can track each stage of each claim online, from submission to approval to benefit payments, right through return to work.
- Claimants can also access their claim information online, including payment schedules and amounts.

#### Focus on personal service

- Local service from 34 sales and service offices located across the country.
- Each customer is assigned a knowledgeable and responsive account manager to install the case and respond to any question, large or small.

## Claims expertise

### Early intervention

When STD is paired with LTD, our LTD benefit analysts check STD claims three different times for return to work opportunities, helping to shorten claim durations.

### LTD claims talent

Our LTD benefit analysts expertly address all facets of a disability. Teams of specialists, including psychiatrists, physicians, nurses, CPAs and vocational rehabilitation specialists, help them adjudicate and manage complex claims.

### Return-to-work expertise

Our certified rehabilitation counselors develop customized return-to-work plans, working with the employee and treating physician. Local counselors are available through our national network of rehabilitation experts.

## International financial strength

### About Sun Life Financial

- Sun Life Financial provides protection to millions of people on six continents
- A member of the Forbes Global 2000 (236)<sup>4</sup>
- Independent ratings place us among the top of the financial sector in North America
- Providing LTD benefits in the U.S. since 1960

To learn more, call your local Sun Life Financial group representative today.



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Wellesley Hills, MA 02481  
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1. Combined block size for Sun Life Assurance Company of Canada, Sun Life Insurance and Annuity Company of New York, and Sun Life and Health Insurance Company (U.S.).
2. Services provided by third-party vendor.
3. If we do not meet these service standards, the policyholder is given a refund as a percentage of premium. Applies only to group products underwritten by Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York. Certain limitations apply.
4. [www.forbes.com](http://www.forbes.com), 2010.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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