



Retro Disability Benefits®

Employees who suffer a serious disability need as much financial help as they can get. Sun Life Financial is proud to provide this financial help through our Retro Disability Benefits—an innovative feature included in all our new LTD policies.

At Sun Life Financial, we are always thinking of better ways to serve our customers and their employees.

Typically, Group LTD plans have an elimination period, which is a waiting period during which benefits are not paid. With Retro Disability Benefits, if a claimant is continuously hospitalized for 14 days or more at the onset of total disability, we retroactively pay the claimant his or her LTD benefit from the first day he or she is deemed totally disabled.

The Retro Disability Benefit is paid in a lump sum amount, and there are no offsets for earnings, sick pay, or other insurance benefits.

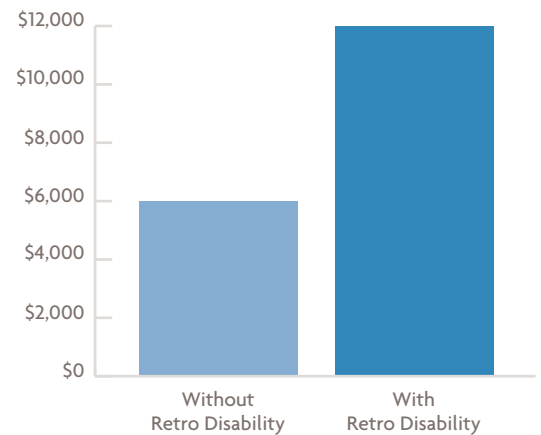
Although very serious disabilities are relatively rare, they do happen. Approximately 250,000 Americans are hospitalized for 14 days or more every year.¹ As the #2 leader in the medical Stop-Loss market, our data confirm that more than 90% of Stop-Loss claims we pay are a result of a hospital stay of more than 14 days.²

We also know that a catastrophic health event can turn into a catastrophic financial event, especially with the high costs of health care today. The benefits we provide through Retro Disability can make a world of difference to employees in need.

Retro Disability pays claimants extra benefits when they need them most

Say someone who makes \$40,000 a year is seriously injured. Here are her total disability benefits for the 90 days after the accident with and without Retro Disability Benefits.

Disability benefit payments for the first 90 days of a disability*



* Assumes 90-day elimination period, 60% STD benefits, and 60% LTD benefits.

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



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1. 2006 Milliman Health Cost Guidelines; 2006 US Bureau of Labor Statistics.
2. Sun Life's Stop-Loss #2 position based on Sun Life's internal market research; Sun Life's Stop-Loss claim data as of 2009.

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.

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, and 01C-LH-PT. 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, and 01NYC-LH-PT. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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