



Voluntary Life: financial protection for employees and their families

Offering Voluntary Life plans gives your employees the opportunity to purchase important benefits at affordable Group rates. Plus, we offer a wide range of value-added features, services, and options that are key to protecting any family's financial future.

Our Group Voluntary Life plans come with a host of features that your employees can appreciate.

For employers:

- Available for employer groups with 10 or more employees
- Customizable quality plans
- Easy-to-understand products
- Expanded benefits portfolio with no direct cost to you
- Choice of value-added services for your employees
 - Online will preparation and claimant support services, or
 - Emergency Travel Assistance and Identity Theft Protection
- Hassle-free enrollment services and administrative support
- Responsive customer service
- Worksite campaigns and enrollment support
- Streamlined plan installation, administration, and claims processing

For employees:

- Affordable benefits together with value-added services
- Worksite availability of products
- Guaranteed Issue amounts available
- Benefit flexibility—select the benefit amount that meets each employees specific needs
- Option to provide Life Insurance for spouse and child
- Convenient payroll deductions
- Responsive customer service

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

Life and Accidental Death and Dismemberment features and options

Flexible schedules

You can choose from a variety of schedules, including increments, multiple of earnings, flat dollar amounts, or any combination of these.

Low participation requirements

When you partner with us at enrollment, we guarantee coverage for your group if at least 10 employees participate.

Waiver of premium

If an insured employee becomes permanently and totally disabled, Life Insurance coverage may remain in force without premium payment, subject to policy terms.

Conversion privilege

We offer an option to convert the Life Insurance to an individual policy without Evidence of Insurability for Life Insurance amounts that terminate or are reduced.

Accelerated Benefit option

Insured employees who are terminally ill may receive a portion of their death benefit—75% to a maximum of \$500,000—while still living, to offset medical and living expenses.

Guaranteed Issue

No medical evidence is required up to the Guaranteed Issue amount for employees and dependents who enroll when they are first eligible.

Convenience of payroll deduction

Premium is paid through payroll deduction, eliminating the need to write checks and pay postage.

Portability

Employees may apply to take their coverage (and their spouse's coverage) with them when their employment terminates. (Not available in all states.)

Accidental Death & Dismemberment

Accidental death and dismemberment (AD&D) offers additional coverage that pays benefits if the insured dies or suffers a specified loss resulting from a covered accidental injury.

Dependent coverage

Coverage for spouse and dependents can be added with flexible benefit schedules.



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All provisions are subject to state availability.

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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