

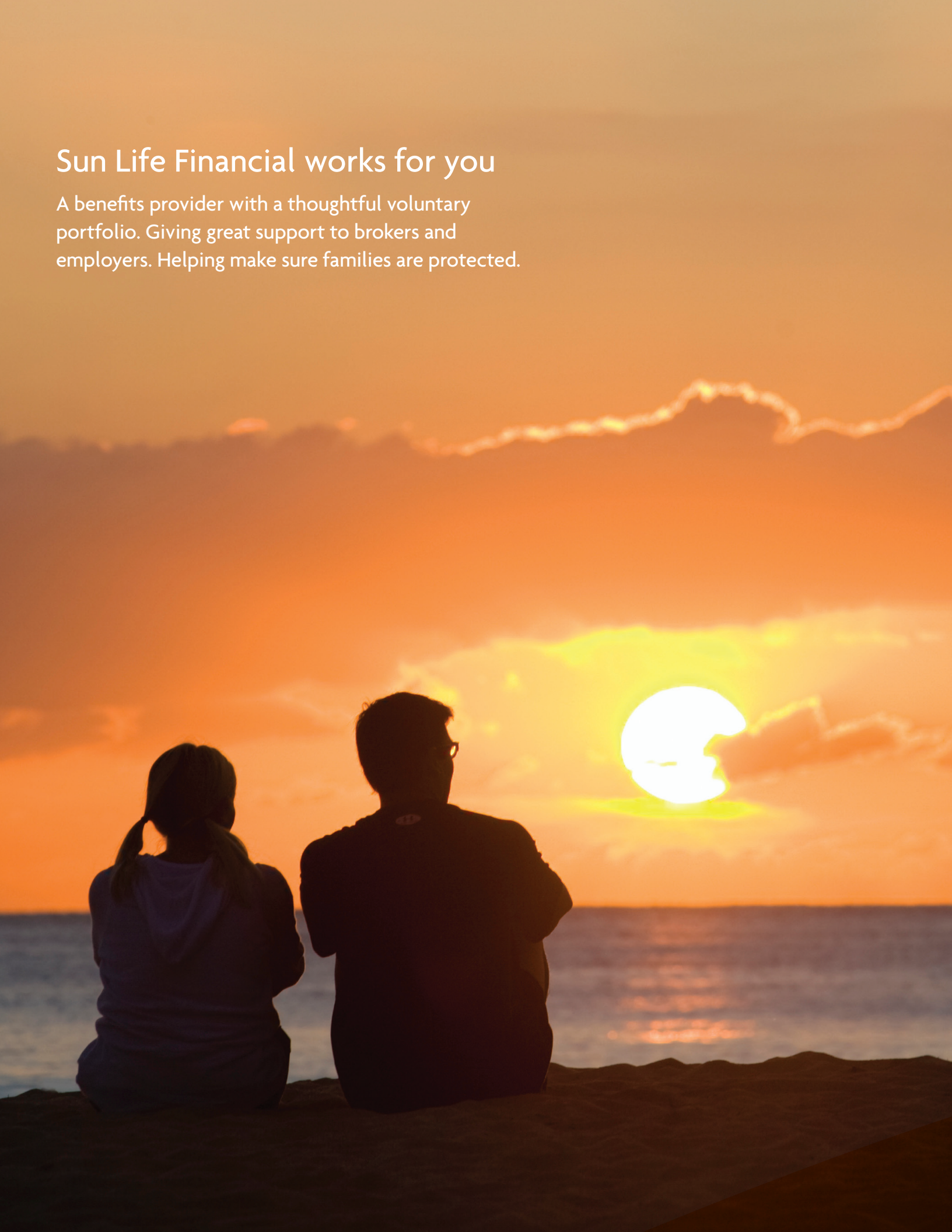


## On the rise

Voluntary Benefits and your business

# Sun Life Financial works for you

A benefits provider with a thoughtful voluntary portfolio. Giving great support to brokers and employers. Helping make sure families are protected.



# Voluntary industry poised for growth

Brokers in the know are looking to voluntary benefits to grow their businesses. A 2011 research report stated that a majority of brokers “foresee a shift from employer-paid to employee-funded coverages.”<sup>1</sup>

How many employers agree? According to LIMRA, “Almost one-third of all employers are considering offering new voluntary benefits to replace existing employer-paid and contributory benefits—where the employer pays some or all of the costs. This would potentially affect between 19 million and 45 million employees over the next two years.”<sup>2</sup>

## Employers and employees loyal to voluntary benefits

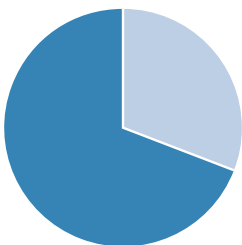
In a challenging economy, employers continue to search for ways to reduce costs to stay in business. Affordable Care Act (ACA) requirements mean employers that did not provide medical insurance

now have to do so, which means that there’s less money for benefits overall. Added together, it’s a tough situation for employers.

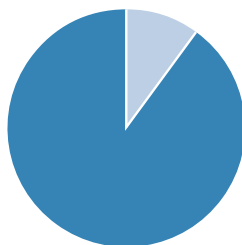
What can employers do? They can still attract potential employees and help keep current staff by offering voluntary benefits. And that’s just what’s happening.

New premium voluntary sales showed 5% annual growth during 2004–2008 and remained stable during the downturn, achieving \$5 billion in 2010.<sup>3</sup>

Most employees will still elect benefits—even if they have to pay 100% of the cost. For example: 69% said they would elect dental coverage—even if they had to pay for the entire cost.<sup>4</sup> And of those employees who were offered dental benefits, 90% said they would elect them when costs were shared with the employer.



69% of employees would pay full cost of a dental plan



90% of employees would pay part of the cost of a dental plan

Employers and employees are loyal to voluntary benefits, no matter what.

## Support you can depend on

People. It's the dedication of our people that brokers seem to mention the most when they talk about Sun Life. We're here for you. Whether that's providing direct support or collaborating with you to deliver great service to employers and employees.

You can count on us:

- Knowledgeable voluntary benefits practice leaders
- Skilled local implementation and account managers
- Specialized voluntary enrollment consultants
- Dedicated resources for large cases
- Experienced group sales managers
- Expert voluntary regional vice presidents

We listen. It's the heart of our service model. We want to hear what you need and expect. Action based on your insight is an important part of how we craft strategies, product development, and services. We welcome your perspective and value your time. We're committed to helping you grow your business.

Insight helps drive our strategies,  
product development, and services.

## Service that makes a difference

We're committed to delivering a positive service experience for employers and employees. Employers get the key support they need to manage benefits. Employees and dependents are treated with respect, empathy, and care. We understand that when we talk to employees or dependents, it is often during a difficult time. We take our responsibility seriously, and honor it.

### Services for employers

- No-hassle implementation—an account manager ensures accurate setup and provides a detailed implementation plan with helpful tools and timelines
- Easy, effective enrollment with custom strategies and plain language materials that really work
- 24x7 online administration on [www.sunlifeconnect.com](http://www.sunlifeconnect.com), where benefits administrators can manage multiple site users and restrict access, manage employee eligibility, submit and track disability claims, and more
- Great service:
  - Every employer, employee, and dependent is treated with respect, empathy, and care
  - Accurate claims reviews
  - Quick response to phone and mailed inquiries

### Services for employees

- A focus on employee and dependent needs
- Simple enrollment with clearly described options
- Prompt payment of all eligible claims
- One easy toll-free customer service number: 800-247-6875, available 8:00 a.m. to 8:00 p.m. ET, Monday through Friday
- 24x7 access to [www.mysunlifebenefits.com](http://www.mysunlifebenefits.com), where employees can check their disability claim status, find a dentist, and so much more
- Supportive claims and return-to-work services to help as they recover from an illness or injury

It's an honor to give employers and employees the support they need.

## Simple, flexible plan designs

Choose from flexible options to help you create a customized voluntary plan that fits your client's employees—all with the convenience of payroll deduction.

Take a look at these highlights of our voluntary portfolio:

### Voluntary Short-Term Disability

- Enhanced! Variety of plan design choices:
  - Income replacement levels
  - Elimination Period options
  - Duration options
- Partial Disability Benefits
- Survivor Benefit
- Zero-Day Residual option
- First-Day Hospitalization option

### Voluntary Life

- Flexible schedules
- Guaranteed Issue amounts available
- Waiver of Premium with no Elimination Period
- Employer choice of services that employees can use now:
  - Online Will Preparation and Claimant Support Services, or
  - Emergency Travel Assistance and Identity Theft Protection
- AD&D coverage available
- Dependent coverage available
- Accelerated Benefit option

### Voluntary Long-Term Disability

- Enhanced! Variety of plan design choices:
  - Income replacement levels
  - Elimination Period options
  - Duration options
  - Definitions of disability
- Retro Disability Benefits®
- Return-to-Work incentive
- Partial Disability Benefits
- Optional riders such as Assisted Living Benefit, Child Care Benefit, COBRA Continuance, Social Security Incentive Endorsement, and more

### Voluntary Dental

- PPO and MAC plan designs
- Two plans for Dual Select
- Flexible deductibles, maximums, and coinsurance levels
- United Concordia's Advantage Plus network
- Employee and family deductibles
- Optional orthodontia for children and adults
- Optional Type I expenses excluded from plan maximum
- Additional routine cleaning covered during pregnancy

Employees appreciate getting simple coverage that fits.



## Talk to Sun Life Financial

To learn about voluntary solutions that work for your clients,  
talk to your Sun Life voluntary benefits practice leader.



One Sun Life Executive Park • Wellesley Hills, MA 02481  
866-683-6334 • [www.sunlife.com/us](http://www.sunlife.com/us)

## Get to know Sun Life Financial

We make it easy for employers to offer a wide range of benefits to their employees.

### Count on us

Count on our financial strength and strong global presence.

### Partner with us

Partner with our exceptional people for knowledge, support, and clear communication.

### Grow with us

Grow your business with our rapidly expanding product solutions.

Now is the time to discover everything Sun Life can offer.

1. LIMRA 2011 Panel Report, "Group Versus Individual Products, An Employee-Benefits Producer Perspective," page 3. Used with permission.
2. August 10, 2011, LIMRA press release, "LIMRA Study Measures Opportunity in Voluntary Market," which references a 2011 LIMRA report: "Voluntary Worksite Benefits: Penetration and Market Potential" accessed on <http://www.limra.com/newscenter/NewsArchive/ArchiveDetails.aspx?prid=197>.
3. Eastbridge Consulting Group, Inc., "U.S. Worksite Sales Report Carrier Results for 2010," page 6, published April 2011. Used with permission.
4. "Voluntary Benefits: Key Factors Influencing Employees' Choices." Research sponsored by the Sun Life Financial Employee Benefits Group in 2010 and fielded by the research division of GenRe.

Sun Life Financial is a founding member of the Council for Disability Awareness, a nonprofit group formed in 2005 to help the American workforce become aware of the realities and financial consequences of disabilities. To increase your knowledge of the likelihood of disability occurring among the working population, visit [www.disabilitycanhappen.org](http://www.disabilitycanhappen.org).

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, and GC-A. 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.

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. The following services are not insurance and carry a separate charge, which is included with the price of your coverage: Emergency Travel Assistance, provided by Assist America®; Identity Theft Protection, provided by SecurAssist®, an Assist America program; and Claimant Support Services and Online Will Preparation, provided by CompPsych®. 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.

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