



GROUP AND VOLUNTARY LIFE INSURANCE

Help employees protect their families

During this pandemic, it's more important than ever to help employees protect their families. Did you know just 54% of Americans had life insurance coverage in 2020?¹ Employers have an important role to play to give families the protection they need, and we are your best partner for group and voluntary life.

Solid plan features



- Available to employers with 2 to 25,000+ lives
- Options for basic/employer-paid and voluntary/employee-paid coverages
- Meaningful benefit amounts for employee, spouse, and child, available on a Guaranteed Issue basis
- Online evidence of insurability
- Coordinated submission of Waiver of Premium application for employees with Life and Long-Term-Disability
- Accelerated Benefits for terminally ill employees²
- AD&D coverage to complement Life or as a stand-alone product
- A wide variety of optional riders to help companies design a custom plan for employees and their families
- Portability and conversion³
- A choice of Value-Added Services, including Emergency Travel Assistance with ID Theft Protection, or Online Will Preparation with Claimant Support⁴
- Optional EAP and Work-Life Services⁴

Caring, experienced life claims analysts



- Life claims examiners have significant experience and are sensitive to the needs of families facing the loss of a loved one or of an employer facing the loss of a valued employee
- Teams of professionals—from Accelerated Benefits examiners to Life claims examiners to Waiver of Premium examiners—carefully analyze each case
- The analysts treat employees with empathy and respect, act with integrity, apply the same claims review standards every time, and focus on Client and member needs

Employee education, delivered virtually*



- We have several options to assist in communicating benefits to your employees in a virtual work environment.
- Customized landing pages
 - Virtual group, 1:1 meeting, or telephonic support
 - Online scheduling tool
 - Our benefits platform, Maxwell Health, or your own platform, plus our benefits communication support
 - Spanish enrollment support

COVID-19 has increased employee awareness of the need for life insurance

Six in 10 Americans say they have a heightened awareness of the importance of life insurance due to COVID-19.¹



A third of Americans have discussed life insurance coverage with their family during the pandemic.¹



Forty-four percent of families say they would face financial hardship within 6 months, should the primary wage earner die.¹





International financial strength

About Sun Life⁵

- Sun Life is a global financial services organization with 150 years of experience and a strong block of U.S. group insurance.
- Independent ratings place Sun Life's insurance subsidiaries among the top companies in the financial sector in North America⁶
- Providing Life benefits in the U.S. since 1924

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

*Enrollment support options listed may require two or more Sun Life coverages. Talk with your Sun Life Enrollment Manager.

1. Help protect our families, Fact Sheet, 2021. https://www.limra.com/siteassets/newsroom/help-protect-our-families/shareable-content/2021/february/0972_1051_help-protect-our-families-fact-sheet-with-citations-updated-2-18-2021.pdf.
2. The Accelerated Benefit is not long term care insurance. It will reduce the total amount of your life insurance benefit payable under the Policy by the amount of the accelerated payment. Receipt of an Accelerated Benefit may be taxable; you should consult your tax advisor for specific advice. Receipt of an Accelerated Benefit may affect your eligibility for public assistance programs.
3. Portability is subject to state availability. Conversion is available in all states.
4. Value-Added Services are offered only on specific lines of coverage, and carry a separate charge, which is added to the cost of the insurance. The cost is included in the total amount billed. Employee Assistance Program (EAP) and Work-Life Services, Online Will Preparation, and Claimant Support Services are not insurance and are provided by ComPsych®. ComPsych® is a registered trademark of ComPsych Corporation. Emergency Travel Assistance is provided by Assist America®. Identity Theft Protection is provided by SecurAssist®, an Assist America program. 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.
5. The Sun Life group of companies operates under the "Sun Life" name strictly as a marketing name, and no legal significance is expressed or implied. In the United States and elsewhere, insurance products are offered by members of the Sun Life group that are insurance companies. Sun Life, Inc., the publicly traded holding company for the Sun Life group of companies, is not an insurance company and does not guarantee the obligations of these insurance companies. Each insurance company relies on its own financial strength and claims-paying ability.
6. For Sun Life's insurance subsidiaries' most recent ratings, please visit www.sunlife.com/us.

Group life 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, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-ADD-C-01 and 13-ADDPort-C-01. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01, 13-STD-C-01 and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

© 2021 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life and the globe symbol are trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.