

## Advisor edition

### Optimize your client's group benefits offering in Canada and the United States

Sun Life Financial is pleased to introduce our Cross-border Benefits Solutions for your current and prospective clients who have plan members living in either Canada or the United States.

With Sun Life's Cross-border Benefits Solution, you get one insurance carrier who can deliver the right group benefits solution for your client's unique needs in Canada and the U.S.:

- Combined Canada and U.S. purchasing power
- Country-specific plan design
- Joint proposals and renewals
- Outstanding service
- Full group benefits product portfolio (*apart from Medical in the U.S.*)

### How does Cross-border Benefits Solution differ from our North2South Benefits Solution?

To quickly determine which solution is the best fit for your client, please refer to the table below:

Criteria	Cross-border Benefits Solution	North2South Benefits Solution
Is U.S. medical coverage available?	No	Yes*
How many U.S. plan members are required?	10 or more	2 to 24
Is customized plan design available?	Yes	No
Are higher plan maximums available?	Yes	No

It makes sense to choose your Canada/U.S. cross-border group benefits from one carrier: Sun Life Financial.

### Questions?

To learn more, contact your Sun Life Financial Group Benefits representative or visit [Cross-border Benefits Solution](#) on [sunlife.ca](http://sunlife.ca) for more details.

\*Medical plan and programs are provided by Aetna Global Benefits and underwritten by Aetna Life Insurance Company and Aetna Life and Casualty (Bermuda) Ltd.

In Canada, group insurance policies are underwritten by Sun Life Assurance Company of Canada. In all U.S. states, except New York, group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under policy form series 93P-LH, 98P-ADD, 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, 98P-ADD-NY, and 01NYC-LH-PT. Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under policy forms series GP-A and GP-D (or appropriate state edition). Product offerings may not be available in all states or provinces and may vary depending on country, state, province, or territory laws and regulations.

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