



Optional Life Insurance

Value for...

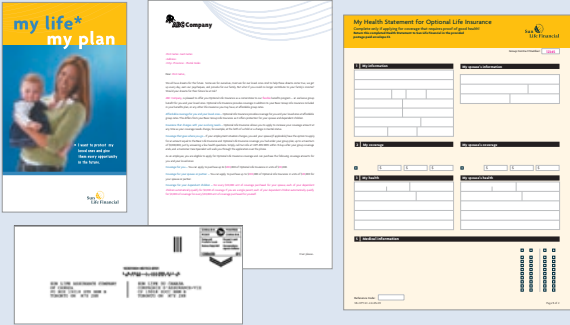
Plan members: Optional Life Insurance provides plan members with access to additional life insurance coverage at affordable group rates. Our personalized plan member education and enrolment kits provide the necessary information and tools to help plan members make an informed decision about their insurance needs.

Plan sponsors: Optional Life Insurance can complement an existing benefits offering at no additional cost to the plan sponsor and with little to no additional administrative effort.

<i>Features</i>	<i>Advantages</i>	<i>Benefits</i>
Group rates	Plan members can take advantage of 'group buying power' and obtain coverage at competitive group prices.	Plan members see the cost-effectiveness of purchasing through their group plan. Plan sponsor is not affected by the costs of the benefit – premium is 100% paid by the member.
Minimal administrative effort	We manage the education and awareness process, and we handle as much of the administration as the plan sponsor wants (e.g. Member-level billing).	Plan sponsor can provide more for their members without additional administrative effort – makes the process easy for the plan sponsor.
Coverage without proof of good health	Plan members have 31 days to enrol for coverage without having to provide proof of good health.	All eligible plan members have access to this valuable coverage.

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Features	Advantages	Benefits
Complete plan member enrolment kits	<p>We develop personalized plan member education and enrolment kits, with personalized premium rates (if data is available), to help plan members understand the benefits and enrolment process.</p> 	<p>Plan members feel empowered to make the right buying decision.</p> <p>Endorsement from plan sponsor increases the 'trust' factor when members receive their kits.</p>
Maintaining coverage	<p>Plan members have a number of options when it comes to maintaining coverage with Sun Life after leaving their group plan: up to \$1,000,000 of My Life CHOICE insurance available over the phone, or a one-on-one consultation with an advisor to convert up to \$200,000 to an individual policy without providing proof of good health.</p>	<p>Plan members feel their employer has an interest in taking care of them, even if they need to leave their group plan.</p>

Why Sun Life?

- Dedicated team solely focused on development, promotion and management of voluntary benefits
- We partner with the plan sponsor to provide customized plan member education and enrolment kits
- We can provide full administrative and customer service support at no additional cost

For more information, please speak to your group representative.