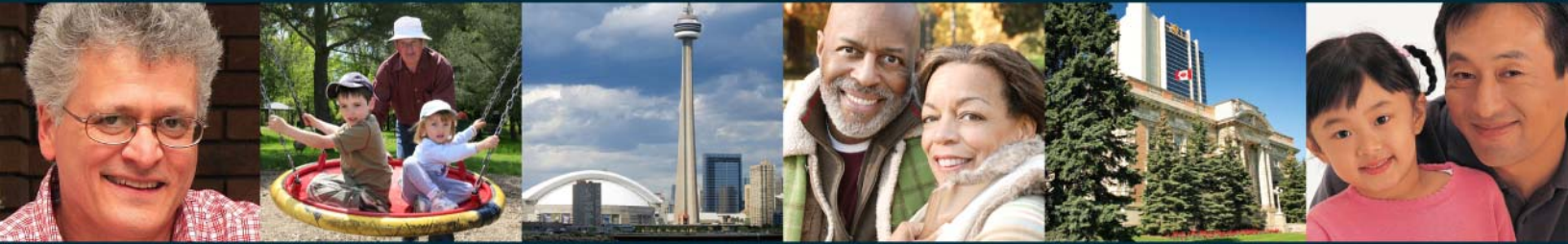


Sun Life Financial *Canada*



Sun Life Financial's roots in Canada go back 140 years when we began selling life insurance to Canadian families in 1871. With innovative technology, a strong distribution network and long-standing relationships with some of the country's largest employers and associations, today we provide financial products and advice to millions of Canadians. The financial success and stability here at home continues to fuel our expansion in other parts of the world.

Key information

Years of operation	1865: Charter received 1871: Commenced business
Employees	7,570 ¹
Sun Life Financial advisors	3,560 ² Sun Life Financial advisors and managers
President	Kevin Dougherty
Head office location	Waterloo, Ontario – approximately 100 km from Toronto
Distribution channels	Sun Life Financial advisors, independent financial advisors, benefit consultants, pension consultants

¹ At December 31, 2010. Includes Corporate Office employees.

² At June 30, 2011.

Products and services

INDIVIDUALS

We provide a wide range of life, health and investment products to help individuals and their families meet their financial needs at every stage of their lives. These products include:

- Annuities
- Bank accounts (All-in-One banking)*
- Critical illness insurance
- Disability insurance**
- Education savings
- Estate and financial planning
- Guaranteed investment savings
- Guaranteed retirement income
- Life insurance (universal, term, permanent, participating)
- Long term care insurance
- Personal health insurance
- Mortgages*
- Mutual funds
- Registered retirement savings plans
- Retirement and savings solutions
- Retirement income solutions
- RRSP loans
- Segregated funds
- Tax-Free savings accounts
- Workplace seminars

GROUPS

We provide life, health and wealth products to group plan sponsors, including employers and associations, across Canada, including:

- Accidental death and dismemberment insurance
- Annuities
- Creditor insurance
- Critical illness insurance
- Defined contribution pension plans
- Dental, drug and extended health benefits
- Disability benefits
- Employee assistance programs
- Employee share ownership plans
- Flexible benefits
- Group registered retirement savings plans
- Guaranteed retirement income
- Group tax-free savings account plans
- Health and wellness programs
- Health spending accounts and personal spending accounts
- International benefits solutions
- Life insurance
- Mutual funds
- Non-registered savings plans
- Payroll services
- Profit sharing plans
- Retiree health insurance
- Solutions for sponsors of defined benefit plans
- Total benefits
- Voluntary benefits

*By referral

**Through partnership with Royal Bank of Canada

Highlights

- Sun Life Financial Canada reported operating earnings of \$222 million in Q2, up \$91 million from this time last year.
- Insurance sales increased by 4% compared to Q2 2010 due to higher Universal Life sales and the continued success of the Sun Par product.
- In the market share report released by LIMRA for Q1 2011, Sun Life was number one in market share for payout annuities and guaranteed products combined.
- Group Retirement Services and Group Benefits both finished 2010 as number one in Canada according to the Fraser Group, the industry-leading market research company. Group Benefits increased revenue by 5% in 2010 to move into first place while Group Retirement Services maintained its number one ranking in total assets across all pension products.
- Sun Life launched a new mobile application allowing group plan members to use their smartphones to submit health and dental claims for instant processing and to get access to travel and drug cards and retirement and savings plan balances and recent contributions.

Additional information

- Our Canadian headquarters is based in Waterloo, with regional offices in Toronto, Montreal, Ottawa, Edmonton, Vancouver, Halifax and Calgary.
- The Sun Life Financial group of companies, which has total assets under management of C\$474 billion³, is a strong, well-capitalized organization with a diversified balance sheet.

Awards and achievements

- Once again, Sun Life Financial was the only life insurer named among Corporate Knights' 50 Best Corporate Citizens in Canada.
- Donald Stewart, Sun Life's Chief Executive Officer, was named a champion of public education across Canada by The Learning Partnership, a national charitable organization that promotes a strong Canadian public education system.
- The 2011 Reader's Digest Trusted Brand consumer survey named Sun Life the "Most Trusted Life Insurance Company" in Canada for the second year in a row, ranking higher than 38 other insurers.
- Natasha Sharpe, Sun Life's Chief Credit Risk Officer, was selected as one of Canada's Top 40 Under 40™ for 2010.
- Sun Life Financial was named one of the Global 100 Most Sustainable Corporations in the World for the fifth time in seven years.
- DALBAR, a leading financial services market research firm, announced they have once again ranked Sun Life Financial's group retirement services plan member statement, (**my statement**) as "Excellent."

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³ At June 30, 2011