

# SUN LIFE FINANCIAL Canada



Sun Life Financial's roots in Canada go back nearly 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, we are today providing financial security 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 in Canada	7,440*
Sun Life advisors	3,500* Sun Life advisors and managers
President	Dean Connor
Head office location	Waterloo, Ontario
Distribution channels	Sun Life advisors, wholesale independent distribution channels, benefit consultants, pension consultants

\* At December 31, 2008.

## 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
- Critical illness insurance
- Education savings
- Guaranteed investment savings
- Life insurance (universal, term, permanent)
- Long-term care and personal health insurance
- Mutual funds
- Retirement income solutions
- Retirement and savings solutions
- Segregated funds
- Tax Free Savings Accounts (TFSA)

### 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 (EAP)
- Employee Share Ownership Plans
- Flexible benefits
- Group Registered Retirement Savings Plans
- Group Tax Free Savings Account Plans
- Health and wellness programs
- Health Spending Accounts (HSA) and Personal Spending Accounts (PSA)
- International benefits solutions
- Life insurance
- Mutual funds
- Non-registered Savings Plans
- Payroll services
- Profit Sharing Plans
- Retiree health insurance
- Total Benefits
- Voluntary benefits

## Key strengths<sup>1</sup>

- Group Retirement Services ranked number one for the seventh consecutive year in Benefits Canada magazine's December 2008 annual Defined Contribution (DC) Plan Survey. With a market share of 34%, GRS was also recognized as the fastest growing DC provider measured in dollars.
- Individual segregated fund sales increased by 58% in the fourth quarter of 2008 over the same period last year, while full year 2008 sales increased by 44% over 2007.
- Our Sun Life advisor force is the largest exclusive life, health and wealth distribution channel in Canada.
- Our innovative Total Benefits offering provides joint group benefits and group retirement plan clients with a level of service unsurpassed in Canada today.
- We have a significant ownership interest in McLean Budden Limited, one of Canada's leading investment management companies.

## Awards and achievements

- We are ranked #1 in long term care insurance, critical illness insurance, individual fixed annuity sales and non-par new business insurance sales.<sup>2</sup>
- We are ranked #1 in Defined Contribution Pension Plans, Group RRSPs and Deferred Profit Sharing Plans with a 34% market share.<sup>3</sup>
- We are ranked #1 in group benefits large group annualized premium and premium equivalents in-force and #2 in overall market share.<sup>2</sup>
- In 2008, we received two awards from the 10th Most Prestigious North American Call Centre Service Quality Awards of Excellence gala hosted by Service Quality Measurement Inc.:
  - For the second year in a row, the Group Retirement Services' Waterloo Customer Care Centre was recognized with a World Class Customer Satisfaction Award.
  - Derek Tutton, a Customer Service Representative from Group Benefits' Toronto Customer Care Centre, won CSR of the Year, beating out 1,500 other CSRs across North America.

## Additional information

- Canada is also home to our worldwide corporate headquarters, which is based in Toronto.
- Our Canadian headquarters is based in Waterloo, with regional offices in Toronto, Montreal, Ottawa, Edmonton, Vancouver, Halifax and Calgary.
- Parent company, Sun Life Financial Inc., is listed on the Toronto Stock Exchange (TSX), as well as the New York (NYSE) and Philippine (PSE) stock exchanges, under ticker symbol SLF.
- The Sun Life Financial group of companies, which has total assets under management of \$381 billion<sup>1</sup>, is a strong, well-capitalized organization with a diversified balance sheet.

## Contact information

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<sup>1</sup> At December 31, 2008, and reported in CDNS.

<sup>2</sup> LIMRA, December 31, 2008.

<sup>3</sup> 2008 Capital Accumulation Plan Report, Benefits Canada, as of June 30, 2008 (issued December 2008).