

SUNADVANTAGE™

Group Benefits solutions for small businesses with 3 to 49 employees



Life's brighter under the sun



Sun Life

Group Benefits

MAKING YOUR JOB EASIER

We understand as a business owner, time is precious. That's why SunAdvantage is easy to set-up and administer, so you're able to focus your time on growing your business. Here are just some of the ways we help make your job easier:

- Our Regional Sales Team are where they need to be – close to you!
- With a step-by-step administration kit and our specialized SunAdvantage Team, installing your group benefits is efficient and straightforward. And your employees will receive a 'my coverage' guide that is customized to your plan.
- For ongoing help, a dedicated SunAdvantage Customer Service Administrator will be there to help in any way they can.
- Our Plan Sponsor Services website makes ongoing benefits administration easier. Plus by taking advantage of our electronic funds transfer feature, you can make the premium billing process virtually automatic.

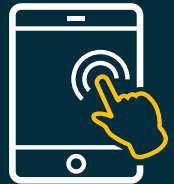




Faster. Easier. More connected.

We help your employees appreciate your investment in their group benefits plan.

In addition to our best-in-class Plan Member website, **mysunlife.ca**, your employees will appreciate the convenience of the **My Sun Life mobile app**. These features let you submit a claim anytime, anywhere, and have a deposit in their bank account. Usually within 24 - 48 hours.



AT SUN LIFE WE BELIEVE IN THE REWARDS OF EMPLOYEE HEALTH

By listening, understanding and by partnering with you, we can deliver more than just a group benefits plan. Together we can deliver innovative benefit and wellness solutions for today and tomorrow that will:

- Help manage your plan costs
- Have your employees thank you
- And make your job easier

For businesses with 3 to 49 employees, SunAdvantage is your group benefits solution to help reap the rewards of a healthier workforce – happier, more engaged and productive employees means higher rates of attraction, loyalty and retention.

SUNADVANTAGE BASIC PLAN

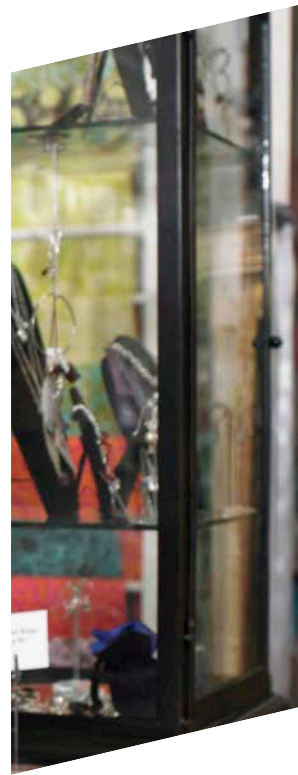
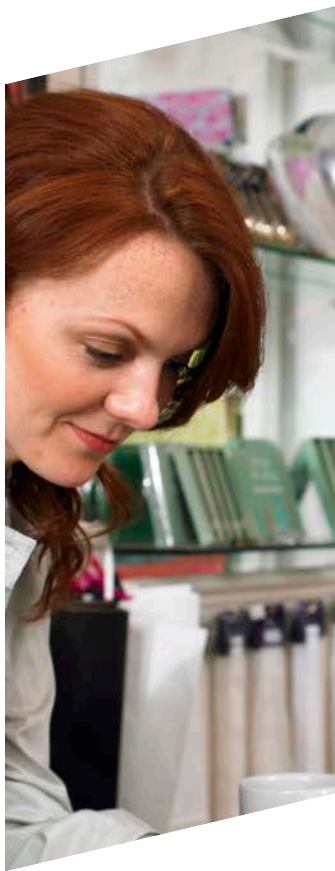
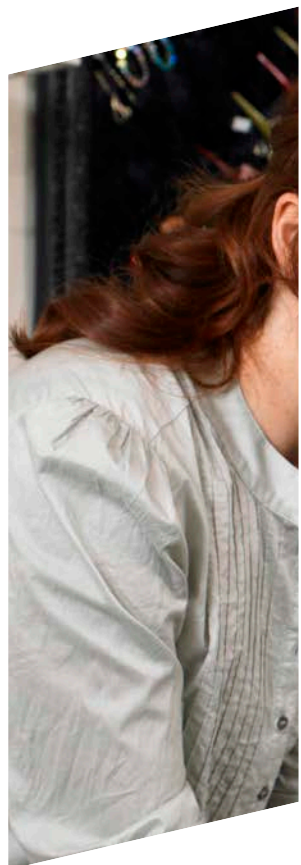
Life Insurance* provides basic financial protection to an employee's beneficiary if they die. The plan provides coverage in multiples of an employee's salary or as a flat amount.

Dependent Life Insurance** helps provide financial protection for an employee in the event of a spouse or child's death. It is available as a flat amount.

Accidental Death & Dismemberment Insurance* pays an additional benefit if an employee dies, loses a limb, is paralyzed or loses hearing, speech or sight as a result of an accident.

* Required benefit

** Required benefit under 20 members



SUNADVANTAGE PLAN OPTIONS

Short-Term Disability provides replacement of lost income while an employee is temporarily unable to work because of total disability. The plan covers injuries and illnesses not related to work.

Long Term Disability provides financial assistance if an employee cannot work for an extended period of time because of total disability. It supplements disability income available from government and other programs.

Extended Health Care*** covers necessary medical expenses that are not covered by provincial plans. There is a choice of an annual deductible amount employees pay as well as choice of reimbursement levels. Also, ask about Emergency Travel Assistance, a supplement to this option.

Dental Care covers common preventative and diagnostic dental treatment as well as coverage for fillings, root canals, extractions and oral surgery and plan options are available for other dental and orthodontic treatments.

Health Spending Accounts are an easy way for small business owners to supplement and enhance the products and services their employee plans cover.

Employee Assistance Programs provide 24/7 counseling services when employees need assistance in dealing with a crisis, personal, family or work related issues, or addictions.

Critical Illness Insurance helps protect employees and their families financially should they face a serious illness.

Medical and Dental Cost Plus benefit coverage extends coverage beyond the base group benefits plan for designated classes of employees and their eligible dependents. These benefits can be processed on a “cost plus” basis if such expenses qualify as medical, dental or hospital expenses under the Income Tax Act (Canada).

*** Mandatory in Quebec but for Quebec insureds RAMQ minimum plan design requirements may limit or preclude some selections.



ABOUT SUN LIFE FINANCIAL

A market leader in group benefits, Sun Life Financial serves more than one in seven Canadians.

Our core values – integrity, service excellence, customer focus and building value – are at the heart of who we are and how we do business.

Sun Life Financial and its partners have operations in 22 key markets worldwide including Canada, the United States, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

For more information, please contact your advisor:

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www.sunlife.ca

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