

# Understanding life insurance claims

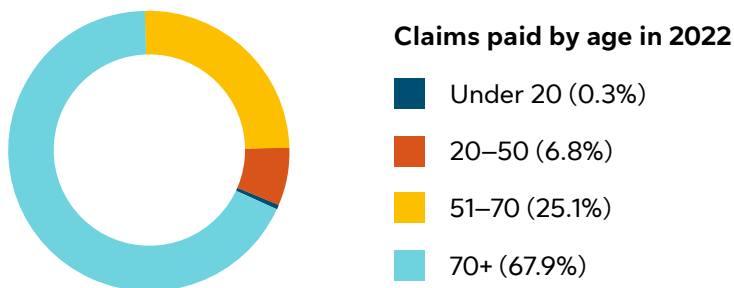
The passing of a loved one can have an emotional and financial impact on a family. Life insurance can provide financial protection after an insured person dies. We provide financial peace of mind, so you can focus on grieving and not worry about money.

You want to feel confident knowing your life insurance company will be there when you need them the most. Canadians have trusted Sun Life for over 150 years. Trusted to follow through on our promises. Trusted to provide for families. Trusted to meet all our financial obligations.

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| <ul style="list-style-type: none"><li>• Received 25,977 life insurance claims in 2022</li><li>• Paid \$1,485,807,526 in life insurance claims in 2022</li><li>• Approved over 99.94% of claims</li><li>• Paid 8 claims for policies over \$5M in coverage, totalling more than \$89 million</li></ul> | <p>We denied 15 claims. The 0.06% denials included:</p> <ul style="list-style-type: none"><li>• 3 exclusions under the Accidental Death Benefit</li><li>• 10 for misrepresentation of health history on the application</li><li>• 2 exclusions under the certificate of temporary insurance</li></ul> |
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A life insurance policy can be the most important legacy you leave to your family. After the death of a loved one, the financial burden coupled with grieving can be overwhelming. Families could have to deal with funeral expenses, taxes, outstanding mortgages, loans, expenses for financial and professional advice, raising children. As a Sun Life policyholder, you can feel confident you're protecting your family.

We are here for Clients regardless of their age. The youngest insured person we paid a claim on was 1 year old, and the oldest was 112.



**Strong.  
Dependable.  
Experienced.**

For over 150 years Sun Life has been one of the trusted names in financial services. We're helping millions of Clients achieve lifetime financial security.

