



2017 **SUNADVANTAGE™** ADVISOR COMPENSATION PROGRAM

Partnership and flexibility in rewarding your business



SunAdvantage™

2017 SUNADVANTAGE ADVISOR COMPENSATION PROGRAM

As an advisor, you play a vital role in our success. Your business is important to us and partnership is one of our key values. We want to ensure that doing business with Sun Life Financial Group Benefits is rewarding for you.

Partnership begins with our standard commission schedule

Our standard escalating commission schedule is designed to build a strong and supportive partnership that will reward new and returning business. Competitive with the industry standard at the outset of a new sale it becomes more attractive the longer the policy remains in force.

2017 SunAdvantage Standard Escalating Commission Schedule				
Threshold – Annualized Premium (January to December)	New	Renewals		
	Year 1	Year 2	Year 3	Year 4
First \$10,000	11%	12%	13%	14%
Next \$15,000	7%	8%	9%	10%
Next \$25,000	5%	5%	5%	5%
Next \$50,000	3%	3%	3%	3%
Next \$150,000	2%	2%	2%	2%
Next \$250,000	1%	1%	1%	1%

All SunAdvantage cases sold will default to the above standard commission schedule and be paid according to Sun Life Financial Group Benefits' standard procedures. Commissions are calculated against one advisor number.

Flexibility begins with alternative options

As a flexible business partner, we know that some advisors have unique business needs so we will consider alternative solutions. Simply call your SunAdvantage Account Executive at 1-800-816-6661.

The chart below illustrates a commonly used alternative schedule. In addition, a flat rate schedule is also available.

2017 SunAdvantage Alternative Commission Schedule			
Range of premiums	Year 1	Year 2+	Additional Factors
First \$10,000	10%	10%	Commission relating to LTD plans is paid at a separate rate of 10% on the first \$50,000 and at 0.5% thereafter. For AD&D plans, commission is paid at a flat rate of 20% of annualized premium.
Next \$15,000	7.5%	7.5%	
Next \$25,000	5%	5%	
Next \$50,000	3%	3%	
Next \$150,000	2%	2%	
Next \$250,000	1%	1%	

The above schedule or any other non-default, standard commission schedule must specifically be requested by an advisor through their SunAdvantage Account Executive. Advisor requests will be considered, although Sun Life Financial Group Benefits reserves the right to decline alternative commission arrangements.

Partnership continues with advisor appreciation

In addition to our Advisor Compensation Program, we want to further demonstrate our appreciation for considering Sun Life Financial as your preferred group benefits carrier. Ask your Account Executive to learn more about our 2017 Group Benefits Advisor Appreciation Program.



A note about disclosure

We believe it is important that our mutual customers have complete and accurate information about the benefits plans they purchase from us. That can only be assured through full and meaningful disclosure, including disclosure about the insurer-advisor relationship and advisor compensation related to the products and services they buy. Please ensure your clients are fully aware of all commissions and other forms of compensation you receive from Sun Life Financial and other suppliers. Our Standing Group Commission Agreement sets out your responsibility with regard to disclosing any compensation paid to you.

We'd like to tell you more

If you would like more information about the **2017 SunAdvantage Advisor Compensation program**, just contact your SunAdvantage Account Executive.

About Sun Life Financial

A market leader in group benefits, Sun Life Financial serves more than 1 in 6 Canadians, in over 16,000 corporate, association, affinity and creditor groups across Canada.

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.

Life's brighter under the sun

www.sunlife.ca

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

SunAdvantage is a trademark of Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

Printed in Canada
GRP1738-E-12-16 mr-je



SunAdvantage®