



## Your cross-border benefits solution Canada/U.S.

### One carrier gets the job done.

- Combined purchasing power
- Country-specific plan design
- Joint proposals and renewals
- Outstanding service
- Full product portfolio

Sun Life is a leading North American financial services organization with more than 20 million customers around the world, including Canada and the U.S. It makes sense to choose your Canada/U.S. cross-border group benefits from only one carrier: Sun Life.

### The right solution

It's good to know that one company can deliver the group benefits solution for your plan members in Canada and the U.S. And you'll get more than just a solution—you'll get the right solution for your needs.

### North American combined purchasing power

We conduct a North American plan analysis—a plan sponsor's entire Canadian and U.S. member population is reviewed, combining demographics, experience, and programs.

- Results of the North American analysis and "total scale" are used to determine plan maximums and retention factors in order to calculate fees.
- This approach can give plan sponsors access to higher plan maximums and parameters than if their plan member population were underwritten separately in each country.

### A country-specific plan design

Plan designs meet local compliance requirements and plan sponsor needs—whether in Canada or the U.S. A plan must also satisfy local laws, not just the plan's country of origin.

### Joint proposals and renewals

Financial management is made easier because communications are combined to cover both Canada and the U.S. members.

### Outstanding service

Plan sponsors and plan members get knowledgeable and responsive support at every level—whether in Canada or the U.S. Our caring, responsive careful claims examiners apply the same claim review standards every time. Experienced underwriting and sales professionals follow clear, consistent processes for quotations and renewals. Our easy-to-use websites have helpful information and forms.

### Full product portfolio

Except for medical in the U.S., all plan members in Canada and the U.S. are covered by a member of the Sun Life group of companies.

- Plan sponsors with 3+ plan members in Canada get access to group coverage in all of the Canadian provinces and territories.
- Plan sponsors with 2+ plan members in the U.S. get access to group coverage in all states (a third party medical carrier is required for U.S. members).

#### In Canada

Group life  
Group accidental death & dismemberment  
Group disability  
Group dental  
Group medical  
Administrative services only (ASO)  
Voluntary benefits

#### In the U.S.

Group life  
Group accidental death & dismemberment  
Group disability  
Group dental  
Niche market solutions for attorneys, banks, physicians, and the public sector  
Stop-loss  
Voluntary benefits

To learn more, please contact your local Sun Life group representative or visit us at [www.sunlife.com](http://www.sunlife.com).

Cross-border benefits solution incorporates the North2South benefits solution, which is specifically designed for Canadian plan sponsors with U.S. operations that have 2-24 plan members living and working in the United States. For more information about North2South, visit the Products and Services section of [www.sunlife.ca](http://www.sunlife.ca).

In Canada, group insurance policies are underwritten by Sun Life Assurance Company of Canada. In all U.S. states, except New York, group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) under policy form series 93P-LH, 98P-ADD, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under policy form series 93P-LH-NY, 98P-ADD-NY, and 01NYC-LH-PT. Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under policy forms series GP-A and GP-D (or appropriate state edition). Product offerings may not be available in all states or provinces and may vary depending on country, state, province, or territory laws and regulations.

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