

Sun Life Financial Employee Benefits Group¹

2010 Broker Compensation Program

More Products. More Markets. More Rewards.

Partner with us. Sun Life Financial will open up new opportunities for you and provide the right solutions to clients of all sizes. We make it easier to manage your employee benefits business. And we understand the vital contribution you make to us. We want to reward you for it. We seek brokers who deliver outstanding production.

How your commissions are calculated

The 2010 Broker Compensation Program applies to new business with effective dates after January 1, 2010. We calculate group commissions by product line. Upon request, we can pay a flat-scale commission on all product lines.

How your commissions are paid

We pay commissions while the group policy remains in force. Commissions are paid on a monthly basis. The commission amount varies according to the actual premium we receive and accept.

Our standard commission scales

Standard Group Life Including Optional Life, AD&D and Dependent Life (10+ Lives)	
Annual Premium	Commission Rate
First \$5,000	12.00%
Next \$5,000	9.00%
Next \$15,000	6.00%
Next \$25,000	4.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Over \$250,000	0.25%

Standard Group Short Term Disability, including Contributory STD (10+ Lives)	
Annual Premium	Commission Rate
First \$10,000	10.00%
Next \$15,000	7.50%
Next \$25,000	5.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Over \$250,000	0.50%

Standard Group Long Term Disability, including Contributory LTD (10+ Lives)	
Annual Premium	Commission Rate
First \$15,000	15.00%
Next \$10,000	10.00%
Next \$25,000	5.00%
Over \$50,000	1.00%

Standard SunAdvisor® (2+ Lives)	
Full Service Advice to Pay and Advice Plus	
Annual Fee	Commission Rate
First \$10,000	5.00%
Over \$10,000	2.50%
Selective Advice to Pay	
First Contract Year Only	\$100

E-Z Choice Simple Plan Designs (2-24 Lives for Life, STD, and LTD; 3-24 Lives for Dental) ²		
Coverage	Commission Rate	
	First Year	Renewal
Life	20.00%	10.00%
STD	12.00%	9.00%
LTD	15.00%	9.00%
Dental	10.00%	9.00%

Standard Group Dental ²	
Annual Premium	Commission Rate
First \$10,000	7.50%
Next \$10,000	10.00%
Next \$10,000	4.00%
Next \$20,000	3.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Over \$250,000	0.50%

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Group Voluntary Benefits (35% Minimum Participation and 10+ Enrolled Employees Required) ^{2,3}	
	Commission Rate
Voluntary Life	15.00%
Voluntary STD	15.00%
Voluntary LTD	15.00%
Voluntary Dental ^{2,3}	
Annual Premium	Commission Rate
First \$10,000	10.00%
Next \$10,000	7.50%
Next \$10,000	5.00%
Next \$20,000	3.00%
Next \$50,000	2.50%
Next \$150,000	1.50%
Over \$250,000	1.00%

Standard Stop-Loss (35+ Lives)
10.00% of Annualized Premium

Commission Calculation Example

Take a look at the example below to see how we calculate commissions.

This example assumes a Standard Group Life commission scale.

Step One: Calculate Annualized Premium				
Estimated Monthly Premium	x	12 Months	=	Estimated Annualized Premium
\$2,000	x	12	=	\$24,000
Step Two: Apply Commission Scale				
Estimated Annualized Premium	x	Commission Percent	=	Estimated Annualized Commission
First \$5,000	x	12.00%	=	\$600
Next \$5,000	x	9.00%	=	\$450
Next \$14,000	x	6.00%	=	\$840
Total Estimated Annualized Commission			=	\$1,890
Step Three: Calculate Monthly Commission				
Estimated Annualized Commission	÷	12 Months	=	Estimated Monthly Commission
\$1,890	÷	12	=	\$157.50

Questions?

If you have questions, please contact your local Sun Life Financial Group Sales Representative.

1. The Sun Life Financial Employee Benefits Group companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively, "Sun Life Financial").
2. Not available through Sun Life Assurance Company of Canada.
3. This commission scale only applies to Voluntary Life, STD or LTD plans underwritten by Sun Life and Health Insurance Company (U.S.) It does not apply to Optional or Contributory Life, STD or LTD plans underwritten by Sun Life Assurance Company of Canada.

The 2010 Broker Compensation Program applies to new business in all states except New York with effective dates after January 1, 2010 underwritten by Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada.

The 2010 Broker Compensation Programs and commission scales are subject to change without advance notice. All decisions regarding payment of commissions are made by the underwriting insurance company and are final. Brokers must be properly licensed to sell insurance and be appointed with Sun Life and Health Insurance Company (U.S.) or Sun Life Assurance Company of Canada for products underwritten by those companies to receive payment under their respective programs.

We encourage brokers and their clients to discuss what commissions or other compensation may be paid in connection with the purchase of our products and services.

To ensure accurate and timely commission payments, the policyholder is required to submit a completed premium statement with payment on or before the premium due date each month. To speed processing, we encourage the policyholder to write the group policy number on the check.

Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states. Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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