

Sun Life Financial Employee Benefits Group 2009 Broker Compensation Program for New York¹

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 2009 Broker Compensation Program applies to new business with effective dates after January 1, 2009. 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.

Our standard commission scales

Standard Group Life Including Optional Life, AD&D and Dependent Life (10+ Lives)	
Annual Premium	Commission Rate
First \$5,000	15.00%
Next \$5,000	10.00%
Next \$15,000	7.50%
Next \$25,000	5.00%
Next \$50,000	3.00%
Next \$150,000	2.00%
Over \$250,000	1.00%

Standard Group Short Term Disability (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 (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%
For cases where Total Annual Premium is \$100,000 or more	
Each Policy Year	5.00%

Group Voluntary Benefits (35% Minimum Participation and 10+ Enrolled Employees Required) ²	
	Commission Rate
Voluntary Life	15.00%
Voluntary STD	15.00%
Voluntary LTD	15.00%

Voluntary Dental 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%

E-Z Choice Simple Plan Designs (2-24 Lives for Life, STD, and LTD; 3-24 Lives for Dental) ⁴		
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%

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¹ The Sun Life Financial Employee Benefits Group companies include Sun Life and Health Insurance Company (U.S.) and Sun Life Insurance and Annuity Company of New York (collectively, "Sun Life Financial").

^{2,3,4} Not available through Sun Life Insurance and Annuity Company of New York.

Standard Group Dental (3+ lives) ⁵	
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%

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

Sample monthly commission

Take a look at the tables below to see how we calculate a commission.

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	15.00%	=	\$750
Next \$5,000	x	10.00%	=	\$500
Next \$14,000	x	7.50%	=	\$1,050
Total Estimated Annualized Commission			=	\$2,300
Step Three: Calculate Monthly Commission				
Estimated Annualized Commission	÷	12 Months	=	Estimated Monthly Commission
\$2,300	÷	12	=	\$191.67

Questions?

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

⁵ Not available through Sun Life Insurance and Annuity Company of New York.

The 2009 Broker Compensation Program for New York applies to new business in New York only with effective dates after January 1, 2009, underwritten by Sun Life Insurance and Annuity Company of New York and by Sun Life and Health Insurance Company (U.S.).

The 2009 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 Insurance and Annuity Company of New York or Sun Life and Health Insurance Company (U.S.) for products underwritten by these 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.

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

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XNYGR/547
SLPC 20298 04/09 (exp. 04/11)