

the **best** in  
group benefits  
for your  
national accounts

*Sun Life Financial Employee Benefits Group*

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# Why Sun Life Financial for your National Accounts?

We are a **financial services powerhouse** with the size,  
**resources and knowledge to service your National Account**



**customers. • Our flexible product designs and value-added features meet large employers' group benefit needs, with multi-national scalability. • But it's our personal service that sets us**

**apart from all of the rest. We assign each National Account a Relationship Manager, who acts as an advocate and ensures each customer gets the attention it deserves. •**

*Read on to learn more about why Sun Life Financial is the*

**SLF: One of the best** *best choice for your National Accounts.*  
**decisions you'll make.**

# We're here

# Impressive Financial Strength

## Sun Life Assurance Company of Canada is rated by these ratings agencies for financial strength:

<b>A.M. Best</b>	A++ <sup>1</sup>	(Superior)	(First of 16 rating levels)
<b>Moody's</b>	Aa2 <sup>2</sup>	(Excellent)	(Third of 21 rating levels)
<b>Standard &amp; Poor's</b>	AA+ <sup>1</sup>	(Very strong)	(Second of 20 rating levels)

## Sun Life Insurance and Annuity Company of New York is rated by these ratings agencies for financial strength:

<b>A.M. Best</b>	A++ <sup>1</sup>	(Superior)	(First of 16 rating levels)
<b>Standard &amp; Poor's</b>	AA+ <sup>1</sup>	(Very strong)	(Second of 20 rating levels)

## Sun Life and Health Insurance Company (U.S.) is rated by these ratings agencies for financial strength:

<b>A.M. Best</b>	A	(Excellent)	(Third of 16 rating levels)
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\*Rating also applies to counterparty credit:

<sup>1</sup> Outlook stable

<sup>2</sup> Negative watch

Ratings are current as at November 7, 2008.

We know that ratings are critical, and employers are looking to purchase group benefits from a top-ranked company. When you choose Sun Life Financial, you'll find our financial strength is hard to beat. **We have provided group insurance in the U.S. since 1924, and are currently:**

- The 6th largest insurance company in North America<sup>1</sup>
- Ranked as a national leader in Life<sup>2</sup>, LTD<sup>2</sup>, STD<sup>2</sup>, Stop-loss and Dental

But we are more than secure; we are an international financial powerhouse. We:

- Manage \$426.8 billion in total assets<sup>3</sup>
- Provide protection to millions of people in the United States, Canada, Hong Kong, the Phillipines, Japan, Indonesia, India, China and Bermuda
- Were named one of the Global 100 Most Sustainable Corporations in the World in 2005, 2006 and 2007<sup>4</sup>

We provide group benefits to some of the largest organizations in North America. We are also a leading benefits provider for the Canadian federal government.

<sup>1</sup> As of November 28, 2007, based on market capitalization (www.Bloomberg.com)

<sup>2</sup> According to JHA at www.jhawe.com

<sup>3</sup> As of December 31, 2007

<sup>4</sup> www.global100.org

*Our independent ratings place us among the top financial companies in North America.*

# when you need us most.

# World-Class Service

We understand that changing carriers is a top concern for National Accounts. So our solution is to ensure a seamless implementation through the transition, and outstanding service through the entire long-term relationship. How do we do it? By assigning a dedicated team to each National Account.

## The Dedicated Team

Attention to personal service is the core of our value to National Accounts. We provide each National Account with the dedicated service of a Relationship Manager who has the skills, expertise and knowledge to ensure success every step of the way. Other team members include an Account Manager who provides on-site support and a claims team known for their speed, accuracy and knowledge. Every team member works to understand exactly how the employer's business operates, so together they can deliver exceptional customer service.

## Seasoned Underwriters

Sun Life Financial has a special underwriting team dedicated to National Accounts. This team has the experience and the knowledge to handle the most intricate quotes you can give us.

## Service Guarantees

We back up these resources with money-back service guarantees on our claims and customer service. Ask your Sun Life Financial representative for more details.



*From implementation to problem resolution, from expediting special requests to coordinating all team members, the Relationship Manager ensures a positive experience.*

**Personalized Attention.  
Guaranteed.**

# Customized Solutions

**Sun Life Financial's service solutions help ensure we are delivering one of our core values to our customers—our ability to make things easy.**

**And there's more...**

## **Customer Connectivity**

National Accounts have a lot of data to manage. At Sun Life Financial, manual entry is in the past. We have the systems infrastructure in place that allows Benefits Managers to send electronic data files to us on a regular basis through a secure file transfer process (FTP), and all billing and eligibility information is automatically updated.

## **Customer Portal**

CustomerLink, our password-protected customer portal, offers a wide range of helpful services. Benefits Managers have anytime access to plan information and can perform many administrative functions online, including:

- Submitting STD claims
- Checking disability claim status information
- Submitting and tracking the status of Evidence of Insurability
- Viewing policy documents, forms, how-tos and administrative tips

Employees can also go to our plan member websites to submit STD claims, submit Evidence of Insurability applications and get answers to their benefit questions.

## **Analytical Claims Reports**

Our quarterly reports track and trend utilization data, enabling our National Accounts to better administer their disability plans. We monitor claims information in several categories, such as age, diagnosis, gender, length of service and division. In large organizations, benefit costs add up quickly, so it is critical that they can immediately identify the areas affecting their bottom line.

## **International Scalability**

Our exclusive partnership with Generali Employee Benefits allows brokers and consultants the opportunity to provide local and multi-national employee benefits and financial solutions to their customers located in the United States and abroad.

**Direct. Easy. Seamless.**

# Innovative Products

Sun Life Financial offers everything a large employer needs to run a successful benefit plan, plus innovative and value-added features that employees want, including Emergency Travel Assistance, an Employee Assistance Program and Work-Life Services.

Our business partners like that Sun Life Financial is always introducing new products, partnerships and services. Some of our product features and highlights include:

## Life.

We don't stop at the basics. We offer high guaranteed issue limits and benefit maximums. Employees also get peace of mind with our Emergency Travel Assistance program that provides 24/7/365 protection.

## LTD.

When Life is included, we offer integrated Waiver of Premium processing. We're also a pioneer — the first in the U.S. to offer Retro Disability Benefits<sup>SM</sup>. Eligible employees with serious disabilities receive retroactive pay going back to the day they became totally disabled.

## Voluntary.

We offer packages that provide the coverage employees want, with simple, flexible plan designs and hassle-free enrollments.

## Stop-Loss.

We offer comprehensive coverage with a full range of options, including a No New Lasers at Renewal Option with Renewal Rate Cap. We also help employers lower the costs of their self-funded plan with our SunResources<sup>®</sup> program.

Ask us to design a plan to meet the various needs of your National Account clients!

**Solid. Innovative. Flexible.**

# Choose *Value*

## STD.

Besides fully insured STD, we offer an Advice-to-Pay plan called SunAdvisor, which includes active claim management and duration recommendations with an option for Family & Medical Leave Act (FMLA) administration.

## Dental.

We offer a flexible spectrum of dental plans that can be tailored to meet the needs of any size employer. From value-added riders to networks that continue to grow, SLF Dental can handle even the largest group while delivering the best in customer service and claims expertise.

Sun Life Financial's commitment to excellence is unwavering and our strategies for delivering excellence are always evolving. We are continually introducing new products, partnerships and services to best serve our customers.

We are particularly proud of the long-term partnerships we develop with our National Accounts. Our Relationship Managers, Account Managers, Claims Examiners, Underwriters and Sales Representatives all understand that providing quality customer service means consistently going beyond what's expected.

Let us show you how we can deliver National Account expertise to your large employers. Call your local Sun Life Financial Group Representative or visit [www.sunlife-usa.com](http://www.sunlife-usa.com) today.

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

\*Formerly known as Genworth Life and Health Insurance Company.

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