VOLUNTARY

Life Insurance

Protect the life you love by securing it for the people most important to you.

Take comfort in knowing that life insurance can provide the people you love with financial support when you can't be there – and when they need it most.

- Choose a coverage amount based on your salary or a specific dollar amount, depending on your plan.
- Consider life insurance if your income is needed to cover household or day-to-day expenses (e.g., car payments or childcare) or if you share responsibility for a significant debt (e.g., mortgage or student loans) with someone else.
- If you enroll when you are first eligible, you do not have to provide proof of good health.[1]
- If you did not elect coverage in the past, you will be able to participate at the lowest increment without having to provide proof of good health.[1]
- Apply to take your coverage with you if you retire or change employers.[2]
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.[3]
- Your cost depends on your age, the amount of life insurance, and pre-determined rates that change as you get older. To learn your cost, refer to your benefit highlights.

Do you want to increase your coverage?

Many people change their coverage as their needs change.

- ✓ Since your plan is available in $10,000 increments, if you have coverage today, you may increase your coverage by $10,000. Simply note this new amount in your enrollment application.
- ✓ You must provide proof of good health in the first year that you elect an amount over the Guaranteed Issued amount.[1] You may continue to increase coverage by $10,000 annually without having to provide proof of good health again.
- ✓ In any year that you want to increase your coverage by an amount greater than $10,000, you'll need to provide proof of good health.[1]

Secure the life you've built by protecting it for the people who matter most to you.



1. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.

2. Subject to policy terms, conversion is available when coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

3. The Accelerated Benefit is not long term care insurance. It will reduce the total amount of your life insurance benefit payable under the Policy by the amount of the accelerated payment. Receipt of an Accelerated Benefit may be taxable; you should consult your tax advisor for specific advice. Receipt of an Accelerated Benefit may affect your eligibility for public assistance programs.

This policy contains limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information.

Group life insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01 and 13-ADD-C-01.

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