

E-Z Choice for Small Groups Life and Accidental Death & Dismemberment (AD&D)

Sun Life Financial offers the best in group benefits for small employers. Here are some highlights of our Life and AD&D Plans:

- Non-medical Issue Amounts of:
\$25,000 for 2-5 Employees
\$50,000 for 6-9 Employees
- Generous Benefit Maximums based on group size
- Emergency Travel Assistance
- Accelerated Benefit equal to 50% of Life Amount up to \$100,000
- AD&D coverage with Seat Belt Benefit
- Premium Waiver for Total Disability
- Optional Dependent Life Coverage (for 5 or more employees)

E-Z Choice Life and Accidental Death & Dismemberment (AD&D) Plan Benefits and Features

Group Size ¹	2 to 9 employees
Benefit Schedules ²	<ul style="list-style-type: none"> • Annual Earnings (1, 2 or 3 times earnings) • Income Class/Pay Scale • Job Class/Title • Flat Amount/Same for All
Maximum Benefit (increments of \$1,000)	Up to \$200,000 for 2 to 9 insured employees
Minimum Benefit	\$5,000
Non-Medical Maximums ³	<ul style="list-style-type: none"> • \$25,000 for 2 to 5 insured employees • \$50,000 for 6 to 9 insured employees
Accelerated Benefit (employee only)	50% of the life insurance amount, subject to age reductions and limited to a maximum Living Benefit of \$100,000
Accidental Death & Dismemberment (AD&D) Benefit (employee only)	Pays an additional benefit for the accidental loss of life or for specific losses that are the direct result of an accident.
Seat Belt Benefit (employee only)	In addition to the AD&D benefit, the Seat Belt benefit is payable if an employee, while wearing a seat belt, dies as a result of an automobile accident. The benefit will be the lesser of \$25,000 or the AD&D benefit amount.
Retained Asset Account ⁴	For beneficiaries electing a lump sum payment, where the Life insurance benefit amount is \$10,000 or more, the benefit payment will be credited to an interest-bearing money market draft account.
Premium waiver ⁵	For insured employees who become totally disabled before age 60 and remain disabled for nine consecutive months, for a period up to the lesser of age 70 or until total disability ends.
Benefit Reduction Schedule (Life and AD&D Benefits)	35% reduction taken at age 65, with the resulting amount reduced by an additional 35% at 70 and 75
Conversion Privilege	Life insurance may be converted to an individual policy without evidence of insurability for specified termination conditions and decreases in life insurance amounts.
Emergency Travel Assistance ⁶	Available to active employees and their dependents when 100 or more miles from home.
Optional EAP ⁷	Choice of face-to-face or telephonic
Dependent Life Coverage (Optional) (available with 5 or more insured employees and participation of 75% employees w/dependents)	Spouse - \$5,000 Children - \$100 per child 15 days to 6 months of age; \$1,000 per child 6 mos. - 19 yrs. (25 yrs if student) The insured employee will be the beneficiary for any insured dependents.
Employee Eligibility	Minimum of 30 hours per week
Contributions	Employers pay none, part, or all of premium
Rate Guarantee	Initial rate table is guaranteed for 24 months

¹ For certain industries, coverage is available to groups with 10-24 employees. Benefit Maximum up to \$300,000; Non-Medical Maximum of \$75,000 (or 3 times the average benefit on all insured employees, if less.)

² Class benefit cannot be more than two and one-half times the benefit of the next lower class and Maximum benefit cannot be more than 10 times the benefit of the lowest class.

³ If benefit amounts are based on job or income classes, the Non-Medical Maximums will be reduced if there are not at least two employees in each class.

⁴ If an AD&D benefit is payable, then the AD&D benefit will be credited to the draft account along with the Life benefit.

⁵ The face amount will remain the same, subject to any reductions with age.

⁶ Provided in partnership with Assist America.

⁷ EAP is administered by Harris, Rothenburg, International, LLC.

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General Plan Information

Eligibility

Employer Eligibility: Most employers are eligible to participate.

Employee Eligibility: For an employee to be eligible, he or she must:

- Perform all the duties of his or her occupation on a full-time basis (30 or more hours per week) and;
- Have at least 30 days continuous service, except for minor interruptions of not more than a total of five days.

Dependent Eligibility: An employee's lawful spouse and dependent unmarried children, ages 15 days to 19 years, 25 if a full-time student at an accredited college or school, qualify for dependent life coverage (subject to individual state law).

Participation

The following minimum participation requirements must be met:

Number of Eligible Employees	Minimum to be Insured
2 to 5	All
6 to 9	All but one

If employees do not contribute toward the cost, there must be 100% employee participation.

Contribution Options

There are two ways to pay for E-Z Choice Life and AD&D:

- The employer or employee can pay 100% of the premium.
- The cost can be shared between employer and employees.

Effective Date

E-Z Choice Life and AD&D may be effective on the first or the 15th day of the month provided that the submission (E-Z Choice Request for Participation & Enrollment Form and other pertinent materials as indicated on the form) is postmarked no later than five business days after the chosen effective date.

Insurance for new employees will become effective on the later of the first day of the month following 30 days of continuous employment or the Waiting Period selected by the employer.

Rate Guarantee

Rate tables are guaranteed for 24 months after their effective date. We will notify employers in writing at least 31 days (subject to individual state law) before changing rate tables.

Rates for insureds moving from one age bracket to another will change on the premium due date following the insured's date of birth.

Accelerated Benefit

The Accelerated Benefit is payable to a terminally ill insured employee with a life expectancy of six months or less or an insured employee who is unable to perform two or more Activities of Daily Living⁸ without substantial assistance. The life insurance benefit will be reduced by the amount paid under the Accelerated Benefit.

The Accelerated Benefit will not be payable if the life insurance benefits have been irrevocably assigned or an irrevocable beneficiary has been named unless written permission is received from the assignee or beneficiary.

Conversion Privilege

Insured employees who terminate employment or cease to be in an eligible class, may elect to convert their group insurance to an individual life insurance policy without evidence of insurability. The amount converted may not exceed the amount for which he or she was insured prior to termination.

Conversion may also be elected by an employee who has been continuously insured under the policy for at least five years if the group policy terminates for all employees in the group. The amount converted is subject to a maximum of \$2,000 and will be reduced by the amount of any group life insurance for which the employee becomes eligible within 31 days following termination.

The employee must elect the conversion policy within 31 days after coverage terminates. The amount available for conversion is payable under the group policy if the employee dies during the 31-day election period.

Accidental Death & Dismemberment Benefit

An AD&D benefit will be paid for bodily injuries resulting directly from an accident. Covered losses must occur within 365 days of the accident. AD&D benefits are paid for:

Loss of	Portion of AD&D Benefit Amount
Life	100%
Speech or hearing or the loss of sight in both eyes	100%
One hand, one foot, or sight in one eye	50%
Upper and lower limbs (quadriplegia) or lower limbs (paraplegia)	50%
Upper and lower limbs on the same side of the body (hemiplegia)	25%
Two or more of the above losses an any one accident	100%

Loss of a hand or foot means severance at or above the wrist or ankle. Loss of sight, speech or hearing must be irrecoverable and uncorrectable.

No more than the AD&D Principal Sum will be paid, regardless of the number of losses in any one accident.

Seat Belt Benefit

In addition to the AD&D benefit, a Seat Belt Benefit will be payable if the covered employee dies as a result of a passenger automobile accident while wearing a seat belt (as evidenced by a police accident report). The Seat Belt Benefit will equal the lesser of \$25,000 or the AD&D Principal Sum.

Emergency Travel Assistance

We include medical and personal emergency assistance for full-time, active employees and their eligible dependents when they travel 100 miles or more from home. One simple phone call gives them access to proper medical care anywhere in the world. This service is offered in partnership with Assist America*.

**Emergency Travel Assistance is not an insurance product.*

Exclusions

Accidental Death and Dismemberment benefits, including the seat belt benefit, will not be payable for losses caused, either directly or indirectly, or contributed by: physical or mental infirmity or disease, bacterial infection (unless infection occurs simultaneously with and through an accidental cut or wound, suicide or an intentionally self-inflicted injury, participation in the commission of a felony, war (declared or undeclared) or any act of war, active participation in a riot, medical or surgical treatment, voluntary ingestion, injection, inhalation or absorption of any drug, poison, gas or fumes, unless administered in accordance with the advice of a physician, or the operation of a motor vehicle while intoxicated. Exclusions may vary based on applicable state law and regulations.

Termination

Employee and dependent coverage will cease on the earliest of the following:

- the employee is no longer actively at work.
- the employee ceases to be in a class of employees who are eligible for such coverage.
- the employee fails to make any required contribution.
- the employer's participation under the policy is terminated.
- when participation drops below two eligible employees.

In addition, coverage for dependents only will cease before the employee insurance on the earliest of the following:

- the employee ceases to be in a class of employees eligible for dependent coverage.
- the employee fails to make any required contribution for dependent coverage.
- dependent coverage is terminated for any reason.
- a person ceases to be a dependent as defined in the policy.

⁸ Activities of Daily Living means performing these functions without aid or assistance: bathing, dressing, toileting and transferring (moving from bed to chair), continence and eating.

We reserve the right to decline any coverage which does not meet our underwriting guidelines, even if not previously published. Our standard benefits, exclusions and limitations are described in this brochure; where state laws dictate otherwise, our benefits, exclusions and limitations are in compliance with those laws. Also, benefits are subject to state availability. Please check with the home office to verify that this product is approved in the state where the proposed group is located. For more information about any of our products or services, please contact your group insurance advisor or your Sun Life Financial Group representative.

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. 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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