



## Accelerated Benefits

Terminal illness is not only a frightening prospect, but a real one. At Sun Life Financial, our top priority is to deliver peace of mind to employees and their families during these difficult times. Accelerated Benefits may reduce many of the financial worries associated with terminal illness. Not only are Accelerated Benefits a standard feature of every Group Life contract we sell, ours is one of the most competitive available in today's marketplace.

### Here's how it works:

- Our Accelerated Benefits provision gives terminally ill employees—with a life expectancy of 12 months or less — access to a portion of their death benefit while they are alive. Employees must have at least \$20,000 of Group Life coverage to be eligible for this benefit.
- Up to 75% of the employee's Group Life benefit can be accessed to a maximum of \$500,000.<sup>1</sup>
- We do not assess terminally ill employees any interest charges, nor do we deduct any administrative fees from the benefit payout.
- Unlike viatical settlements, where a large portion of the employee's death benefit may be lost, our Accelerated Benefits provision ensures that 100% of the employee's death benefit goes where it should—to the employee and the beneficiary.

For over 100 years, Sun Life Financial has been providing risk protection and wealth accumulation products to individuals and businesses. By always putting the customer first, we have grown into one of the largest financial services companies in the world.

To learn more, call your local Sun Life Financial group representative today.

1. Up to 50% of the employee's Group Life benefit to a maximum of \$200,000 for policies underwritten by Sun Life and Health Insurance Company (U.S.)

Group 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, 02-SL, 07-SL, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY) under Policy Form Series 93P-LH-NY, 02P-NYSTD, 98P-ADD-NY, 02-NYSL, 07-NYSL, and 01NYC-LH-PT. 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 (or appropriate state edition). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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