

What will our new Retro Disability BenefitsSM do for your clients' benefits plan?

Sun Life Financial is rocking the long-term disability market with our revolutionary new Retro Disability that pays LTD benefits retroactively from the first day an employee is totally disabled, when the employee is hospitalized for two weeks or more.¹ Considering that about a quarter of a million Americans are hospitalized every year for serious disabilities,² it's a benefit that's totally in tune with employee needs. To crank up your sales, learn more at www.sunlifemomentum.com. Or call **866-683-6334**.



Crank it up

Group Life • Group Disability • Group Dental • Medical Stop-Loss • Voluntary Benefits

¹The employee must be deemed totally disabled and hospitalized for at least 14 consecutive days at the onset of the disability.

²2006 Milliman Health Cost Guidelines, US Bureau of Labor Statistics.

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, 02P-STD TDB Policy-2006, 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, 06P-NYDBL, 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 Form 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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