



Annuities. Employee Benefits. Life Insurance.

Get to know Sun Life

Where our horizon meets yours



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Annuities. Employee Benefits. Life Insurance.

The Sun Life Financial group of companies operates under the "Sun Life Financial" name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees that rely on their own financial strength and claims-paying ability.

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Sun Life and you

Sun Life Financial is a business partner you can rely on to help provide financial security for those you value most in your business—your clients. As a leading provider of annuities, employee benefits, life insurance, and mutual funds,¹ we offer you innovative products and services to support clients throughout their lifetimes. | We have been brightening lives with financial solutions since 1865 and serve over 20 million individual and corporate customers in 24 countries worldwide.

“Our long-term business perspective means we keep a constant eye on the horizon; this allows you to focus on the changing needs of your clients.”

—Wes Thompson, President, Sun Life Financial U.S.



When you work with Sun Life, you can:

Count on us

Leverage our more than 145 years of consistent financial strength and a strong global presence.

Partner with us

Enjoy straightforward and responsive communications, simple business transactions, and tools that make your job easier.

Grow with us

Tap into our broad array of innovative solutions for businesses and for individuals across every life stage.

1. Mutual funds are offered through MFS Investment Management,[®] a member of the Sun Life Financial group of companies.



Count on us

Now more than ever, financial strength is vital as you select a business partner to help you meet your clients' financial goals. Sun Life Financial is one of the world's leading financial services organizations and among the oldest and largest. You can recommend Sun Life's solutions knowing they are backed by a strong and stable organization that has been around for over 145 years.

Rely on our history of financial strength

Sun Life Financial remains strong by using a time-tested approach to financial strength.

A comfort level for your clients— and your business

The Sun Life Financial companies' financial strength ratings, solid capital ratios, and disciplined risk management enable us to fulfill our customer promises.

Depend on our risk management expertise

Many of Sun Life's products offer your clients valuable guarantees. These include annuity living benefits and guaranteed interest rates—as well as the cash values and death benefits available with life insurance products.

Safeguarding assets with conservative risk management

The Sun Life Financial companies use a variety of strategies to safeguard the money set aside to meet guarantee obligations—and maintain our financial strength.

Historically world prominent Sun Life helped protect the wealth of Great Britain in World War II when Prime Minister Winston Churchill sent billions in foreign securities to Canada for safekeeping.

and noteworthy today Sun Life was named one of the Global 100: Most Sustainable Corporations in the World by Innovest and Corporate Knights in January 2010.



Our strong ratings inspire confidence. The insurance subsidiaries of Sun Life Financial enjoy strong financial strength ratings. Independent rating agencies place them among the highest-rated insurance companies in the United States.²

2. For the most current ratings information, visit our website at www.sunlife.com.
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Partner with us

Succeeding in today's marketplace requires an ongoing commitment to building your business. To help you cultivate a strong client base, Sun Life Financial offers exceptional sales, service, and marketing support for wealth and protection products and services as well as employee benefits. We provide seasoned expertise in a variety of key areas.

Relationship and sales management for wealth and protection products

Our experienced relationship management and channel wholesaling teams can augment your strategic business and sales planning initiatives with valuable sales and marketing tools.

Leverage the Sun Life Institute of experts

Take advantage of an array of value-added resources offered through the Sun Life Institute.³

Relevant continuing education

This robust program of CE-accredited courses covering a range of relevant topics helps financial professionals get in front of more clients—efficiently and professionally.

Timely advanced sales support

Many clients today need more sophisticated tax and legacy planning strategies. Our attorneys and tax experts provide timely information on estate planning as well as on investment and tax issues—plus technical assistance for your more complex cases.

Dynamic speakers bureau

You can take advantage of our impressive roster of internal and external speakers, with proven expertise in motivation and selling techniques, for your training events and conferences.

Specialized employee benefits support

An industry leader and thought leader, we offer employee benefit products with distinct advantages.

Satisfaction guarantees

You can feel confident that we stand behind what we offer with guarantees that cover claim and customer service, in addition to 100% overall satisfaction.

Exclusive research

You'll keep on top of industry trends with our exclusive annual research that provides key statistics and information to help you serve employers and their employees.

Customer-friendly administration

Our new, proprietary technology delivers enhanced quoting and policy administration. Talented claims professionals provide a high-quality, customer-friendly experience, and our robust e-services make administration easy and fast.

³ Sun Life Financial developed the Sun Life Institute to help financial professionals access internal and external experts, educational programs, and other available resources.



Maximize your business potential with our noteworthy sales and service support

For 2010, we were rated #1 by DALBAR in Pre-Sale support among all VA and mutual fund companies and won its Financial Intermediary Post-Sale Service Award for VA service 5 years in a row.

We were ranked #1 for annuity back-office service in the 2010 Operations Managers' Roundtable Survey.

In the employee benefits business since 1924, and supporting more than 34,000 group customers, we're a leading provider of group benefits in the United States, and the second-largest provider of medical stop-loss insurance.⁴

A leader in life insurance specialty markets, we serve the unique needs of small businesses and individuals with innovative products and services.

4. Based on in force premium for U.S. business. Source: for life, LIMRA: U.S. Group Life Insurance 2009 Annual Sales and In Force Report; for disability, LIMRA: U.S. Group Disability Insurance 2009 Annual Sales and In Force Report; for stop-loss, internal information and general market research.



Grow with us

With Sun Life Financial, your clients' need for financial independence and protection is continually supported with a broad array of innovative solutions specially designed for individuals and businesses. Through targeted research and a focus on the end-customer, we can help you stay competitive by delivering exceptional products in all markets and across all business lines.

For wealth and protection

Sun Life offers accumulation and protection solutions, including annuities, as well as life insurance for individuals and to help fund business executive benefits.

Retirement income solutions

Our annuity retirement solutions help deliver income security, growth potential, and the ability to keep pace with rising costs.

Legacy planning

We can help you design legacy planning and business continuity strategies using our life and annuity products.

Professional money management

We offer opportunity for asset growth with solid investment choices and access to well-known money managers.

Innovative life underwriting process

We have adopted new, industry-leading underwriting guidelines that will reduce requirements for you and your clients and, in many cases, enable us to deliver better decisions faster.

Comprehensive employee benefits

We offer a broad portfolio of employee benefit products, including life, disability, dental, and stop-loss.

Voluntary benefits

In this cost-conscious market environment, both employers and employees benefit from our voluntary offerings, which fit a range of needs.

Niche solutions

We have a wealth of experience delivering specialized benefit programs for niche markets, including doctors, attorneys, banks, and the public sector.

Value-added services for employees

We can provide additional services that round out a benefit program and support employees.⁵ These services include the following:

- employee assistance programs
- emergency travel assistance
- identity theft protection
- online wills

In a recent “Bonding with Advisors” national survey, Sun Life Financial was named among advisors’ top 3 providers based on the ability to connect brand and products at a personal level.⁶

5. Depending on group size and other conditions.

6. Ignites, Cogent Research, Advisor Touchpoints: 2010 report, based on a survey of 1,560 advisors across channels.



Products and services

Wealth and protection

- annuities
- individual life
- mutual funds⁷
- advanced case design
- stretch IRA

Employee benefits

- medical stop-loss
- dental
- group life
- long-term/short-term disability
- accidental death & dismemberment
- value-added services

Life stage solutions

The right product at the right time can make all the difference. Our product solutions are strategically designed for the planning needs your clients are looking to you to help fulfill.

Accumulation/protection

- executive benefits
- retirement planning
- risk protection
- income protection
- tax planning

Retirement planning

- executive benefits
- health care costs
- retirement income
- tax planning

Legacy planning

- business succession
- estate planning
- tax planning

A secure future with Sun Life

For a sense of optimism about what the future holds for your clients, as well as your business, it's important that you choose a company with proven financial strength and a tradition of helping people plan for the long term.

Let's explore new horizons together. Count on Sun Life as a partner to grow with.

Annuity Sales

855-TEAM SUN
(855-832-6786)
sunlifesaes.com

Employee Benefits

866-683-6334
sunlife.com/us

Life Sales

866-990-2399
sunlifesaes.com

Product guarantees are subject to the claims-paying ability of the issuing company. Products and features may not be available in all firms or all states.

Fixed and variable annuity contracts and variable universal life insurance policies are issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA) in all states except NY. Universal life insurance policies are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states but New York. In New York, all products are issued by Sun Life Insurance and Annuity Company of New York (New York, NY). Variable products are distributed through Sun Life Financial Distributors, Inc. All companies are members of the Sun Life Financial group of companies.

Group insurance policies are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are issued by Sun Life Insurance and Annuity Company of New York (New York, NY). Group insurance policies are issued in all states by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA).

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NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

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Get to know Sun Life Financial

We understand your clients' need for financial independence.

Count on us—and leverage our more than 145 years of consistent financial strength and a strong global presence.

Partner with us—and enjoy straightforward and responsive communications, simple business transactions, and tools that make your job easier.

Grow with us—and tap into our broad array of innovative solutions for businesses and for individuals across every life stage.

As a leading provider of annuities, employee benefits, life insurance, and mutual funds,⁸ we are one of the oldest and largest financial services organizations worldwide.



One Sun Life Executive Park
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8. Mutual funds are offered through MFS Investment Management,[®] a member of the Sun Life Financial group of companies.

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