



Sun Universal Protector Plus®

A Great Way to Protect Your Family When You Lose Group Term Life Coverage

How do you make sure your family stays protected when you leave a job, reduce your hours, or reach a certain age where coverage is reduced or eliminated? Convert your Group Term Life coverage to our Individual Life Insurance policy. There are no medical questions to answer. Plus, if you fully fund the coverage, you can build cash-value—a potential source of future income.

At Sun Life Financial, our conversion option is called, “Sun Universal Protector Plus.” By converting your Group coverage to Sun Universal Protector Plus, you are taking an important step toward financially protecting the most important people in the world—your family.

Here are some highlights about Sun Universal Protector Plus:

Basics	Sun Universal Protector Plus is our Group Term Life Conversion option. It is an Individual Universal Life Policy with permanent (lifetime) protection and—if you fully fund—the opportunity to build cash-value.
Availability on Which Group Benefits	<ul style="list-style-type: none"> • Basic Employee Life • Basic Dependent Life • Optional Employee Life • Optional Dependent Life <p>Sun Universal Protector Plus dependent coverage is only available if the dependent is currently covered under the Group policy. Conversion is not available on Optional AD&D, Voluntary AD&D, or Basic AD&D.</p>
Eligibility	<p>To be eligible for Conversion, you must be currently covered under a Group Life Policy.</p> <p>You can elect an amount up to, but not more than, the amount of life insurance terminated due to any of the following reasons:</p> <ul style="list-style-type: none"> • Termination of employment • Termination of membership in an eligible class Reduction of coverage due to policy age provisions • Retirement • Termination of Waiver of Premium continuation Termination of Continuation due to lay-off or approved leave-of-absence <p>Dependent Conversion is only available if your dependent is currently covered under the Group policy. In addition to the above eligibility opportunities, if your dependent no longer meets the definition of dependent, she/he may be eligible to convert.</p>
Benefit Duration	Your entire lifetime. If you have dependent coverage, they are covered for their lifetimes.
Coverage Amounts	You may convert up to the amount of coverage that terminated or reduced, as described in the Eligibility section above. Minimum and maximum coverage requirements may apply and may vary by state.
Medical Questions	No. You don't have to answer any medical questions.

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Product offerings may not be available in all states, and may vary according to state laws and regulations. Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY). Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.)* (Wellesley Hills, MA) in all states.

Sun Universal Protector Plus is underwritten by Sun Life Assurance Company of Canada in all states, except New York, under Policy Form Number ULN-2002. In New York, Sun Universal Protector Plus is underwritten by Sun Life Insurance and Annuity Company of New York under Policy Form Number ULN-2007-NY.

* Formerly known as Genworth Life and Health Insurance Company.

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About Sun Life Financial

Sun Life Financial is one of the largest and highest-rated financial services companies in North America. A member of the Forbes Global 200, we provide wealth and protection services for millions of Americans--through their employers and individually.

How'd we get there? By always putting the customer first. Our customers know we'll be there when they need us most.

To learn more, visit www.sunlife-usa.com



How to Apply	<ol style="list-style-type: none"> 1. Employer completes the Conversion Notice, and provides it to you. 2. Gather the following information: <ul style="list-style-type: none"> • Termination date or date benefits were reduced • Date you received the Conversion Notice from your employer • Your Group Policy Number • Your name, address and date-of-birth • Your Social Security Number • The name and address of the employer that covered you with a Group Policy • The amount of Group Life coverage that was terminated or reduced • Dependent information (if you are converting Dependent coverage): <ul style="list-style-type: none"> - Name(s) and date(s)-of-birth - Address - Social Security Number(s) 3. Call our Customer Service Center at 1-800-247-6875. <ul style="list-style-type: none"> • Tell us you want a Group Life Conversion Application. • Provide us with the information described above in #2. <p>Then, we will send out the application and your personalized rates.</p> 4. Complete the application and required forms, include a check for the first premium, and send everything to the address provided on the application.
Application Deadline	<p>Typically, employees have 31 days from date of termination or reduction in coverage to apply for Conversion. Actual deadline may vary by state and Group Policy of the employer. Ask your employer for specifics that affect you.</p>

Here are some answers to frequently asked questions about Sun Universal Protector Plus:

What is Conversion?

Conversion means that an employee changes or “converts” her/his Group Life coverage to an Individual Life Insurance policy without having to answer any medical questions. She/he pays the Individual premium, based on age and benefit choices, directly to the carrier. Conversion is Permanent life insurance--the policy lasts for your lifetime.

At Sun Life Financial, our conversion option is called, “Sun Universal Protector Plus.”

Is Conversion the same as Portability?

No. With Conversion, you purchase your own new Individual coverage, after your Group coverage is terminated or reduced by your employer. Conversion is Permanent life insurance--the policy lasts for your lifetime. In addition, our Conversion option, Sun Universal Protector Plus, has the opportunity to build cash-value.

Portability means that you continue to receive insurance coverage under a group plan of insurance -- at group rates -- after your prior Group coverage is terminated or reduced by your employer. Portability is Term life insurance -- the policy lasts a certain number of years. It does not include the opportunity to build cash-value.

Can I apply for both Conversion and Portability coverage?

You should choose to apply for either Conversion or Portability. To make the decision, consider what your needs are and choose accordingly. Typically, employees apply for Portability first. To help evaluate what your costs will be with Portability, ask your employer for our Portability Kit, which includes a rate chart.

If Portability is not available, doesn't meet your needs, or if your application for Portability is declined, you may then apply for Conversion. To help evaluate what your costs might be for Conversion, ask your employer for our Conversion Kit. It includes example rates (actual rates will be different as they will be personally created for you).

Can I have both Portability and Conversion coverage at the same time?

There is one situation where you can have both Portability and Conversion at the same time:

If you choose to apply for Portability, and your current Basic and/or Optional Life coverage amount through your employer is higher than the Portability limit, you can apply for Conversion for the amount in excess of the Portability limit.

Please note that you cannot apply for a combination of Portability and Conversion for an amount below the Portability limit.

Are there any other Conversion options available?

Yes. If you live in New York or West Virginia, a one-year term policy is available.

Want to Learn More about Sun Universal Protector Plus?

Please call our Customer Service Center at **1-800-862-6266**. Our Customer Service Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., Eastern Time.