

New! Retro Disability BenefitsSM

A Good Thing for LTD Claimants Going through a Bad Time

Employees who suffer a serious disability need as much financial help as they can get. Sun Life Financial is proud to provide this financial help through our Retro Disability Benefits—an innovative feature included in all our new LTD contracts.

Typically, an LTD claimant must complete an elimination period, during which time LTD benefits are not paid. With Retro Disability Benefits, LTD claimants still must complete the elimination period. However, at the end of the elimination period, **we will pay them LTD benefits for that entire period, starting from the first day they were deemed totally disabled!**¹

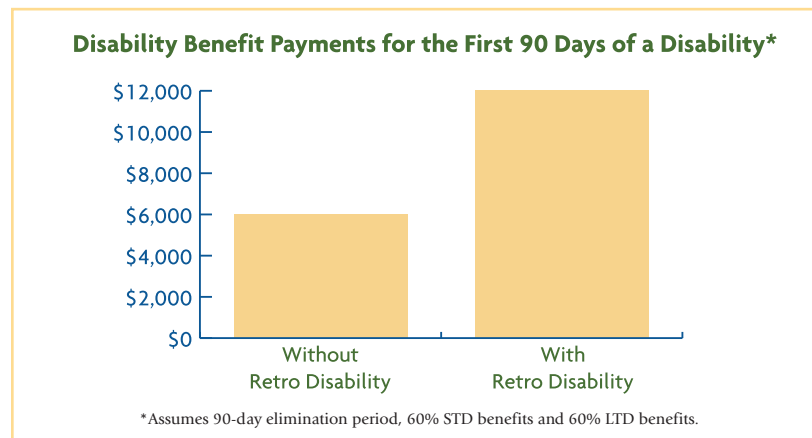
The Retro Disability Benefit is paid in a lump sum amount, and there are no offsets for earnings, sick pay or other insurance benefits.

Although very serious disabilities are relatively rare, they do happen. Approximately 250,000 Americans are hospitalized for 14 days or more every year.²

We also know that a catastrophic health event can turn into a catastrophic financial event, especially with the high costs of health care today. According to a recent study, disability causes nearly 50% of all mortgage foreclosures.³ The benefits we provide through Retro Disability can make a world of difference to employees in need.

Retro Disability Pays Claimants Extra Benefits When They Need Them Most

Say someone who makes \$40,000 a year is seriously injured. Here are her total disability benefits for the 90 days after the accident with and without Retro Disability Benefits.



At Sun Life Financial, we are always thinking of better ways to serve our customers and their employees. For more information on this innovative product feature, please talk with your local Sun Life Financial Sales Representative.

¹To qualify for Retro Disability BenefitsSM, an employee must have been continuously hospitalized for 14 days or more at the onset of Total Disability.

²Source: 2006 Milliman health cost guidelines, 2006 US Bureau of Labor Statistics

³Health Affairs, The Policy Journal of the Health Sphere, 2 February 2005

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. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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