



Great service—guaranteed

Most disability carriers talk about great service. But how many guarantee it?

At Sun Life Financial, we don't just talk about service. We deliver it—with a money-back guarantee.

Sun Life Financial is pleased to offer an STD service guarantee that covers the speed and accuracy of our claims processing, as well as how quickly we respond to our customers' phone calls. In addition, we also include an overall satisfaction guarantee to ensure that our customers are 100% satisfied with our service.

Here's how it works: If we do not meet the following service standards while the STD contract is in effect, we will provide a payment—calculated as a percentage of the policyholder's premium up to 3%—as described below.* You could say we believe in our service so much, we're willing to put money on the line. Here's what we promise:

Service standard payment	Percentage of total
<p>Claims service</p> <p>We will make claims decisions or request additional information for all new claims within 5 business days. In addition, our claims processing will be 100% accurate at least 98% of the time when making claims determinations in accordance with the provisions of the underlying plan document.</p>	33%
<p>Customer service</p> <p>We will respond to all telephone calls and inquiries from claimants and policyholders to our claims professionals, relationship managers, and local account managers—who serve as the key contact for each of our policyholders—within 1 business day.</p>	33%
<p>Overall satisfaction guarantee</p> <p>Sun Life Financial is committed to service. For example, every new STD policyholder is assigned a dedicated claims examiner. We offer robust online claims status capabilities to customers and claimants. If, for any reason, a policyholder is not satisfied with any service not covered in the Claim Service or Customer Service sections of this agreement, we will provide a payment under this section.</p>	33%

For more information, please contact your Sun Life Financial group representative.



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* Any payment will be paid, by check, at the end of a policyholder's policy year. To obtain a payment, a policyholder must request it in writing. Sun Life Financial will determine whether a payment is made. Sun Life Financial's maximum liability under this guarantee is limited to the lesser of 3% of a policyholder's annual STD premium or \$5,000. The maximum payment for breach of the service standard is one-third of the maximum liability, or \$1,667 each for claim service, customer service, or overall satisfaction guarantee. Applies only to group products underwritten by Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Insurance Department.

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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