

# Group life

## Our life claims and waiver of premium promise

At Sun Life Financial, we treat our customers like people, not claim numbers. How? By infusing that commitment into everything we do. From guaranteed great service to automatic waiver applications to claims processes that make things easy. We make a positive difference in people's lives.

### Our Claims Promise

We respect the confidence that customers—policyholders, beneficiaries, and waiver claimants—place in us. In return, we make a promise to them—and we deliver on that promise every day. It's one of the reasons why so many policyholders stay with us, year after year. And it's why beneficiaries and waiver claimants tell us that our service brought them peace of mind during a difficult time.

Here's our claims promise:

- Treat customers with empathy and respect
- Act with integrity
- Apply the same claim review standards every time
- Make prompt payment of all eligible claims
- Provide clear and concise communication
- Focus on customer needs

### Great Service—Guaranteed!

While most carriers talk about great service, we actually back our promise with money-back service guarantees<sup>1</sup> for Group Life.

**Customer Service Guarantee.** We will respond within 24 business hours to telephone calls, letters and emails.

**Claims Service Guarantee.** Our claims processing will be 100% accurate, and 100% of our claims will be processed within 10 business days of receiving complete claims documentation. If we require additional information to process a claim, we will send a request within 5 business days.

**Overall Satisfaction Guarantee.** If—for any reason—a Group Life customer is not satisfied with any aspect of our service not covered in our Customer Service or Claims Service Guarantees, we provide a refund as a percentage of Group Life Premium.

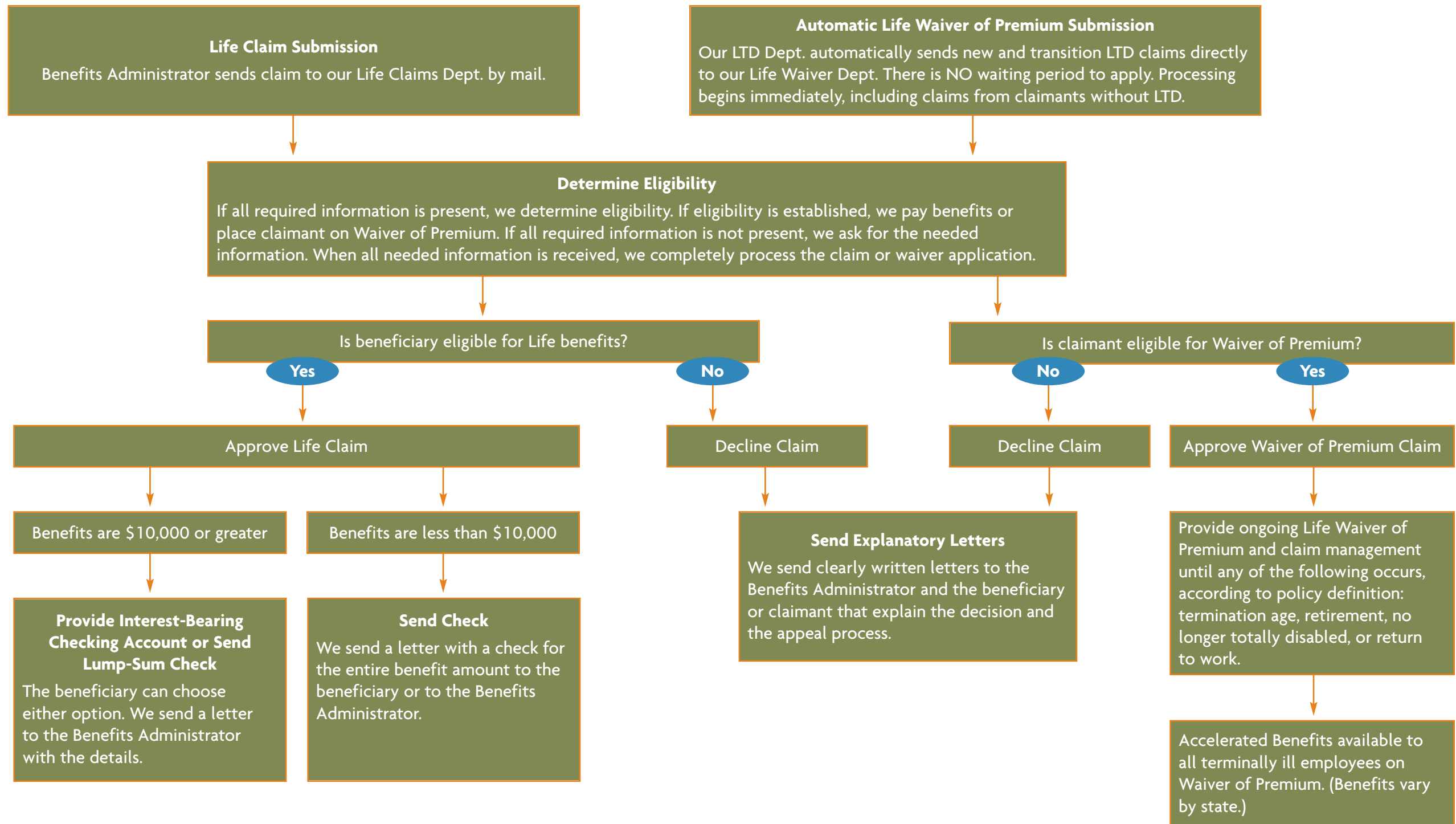
### Our Automatic Waiver Application

As an added protection for claimants with both Life and LTD coverage from Sun Life Financial, we integrate Life Waiver of Premium applications into our standard processing. We automatically submit Life Waiver of Premium applications for LTD claimants, so they don't have to remember to do it. This helps employees avoid finding themselves without group life insurance.

Integrated, automatic processes gives extra protection for claimants, and helps make the Benefit Administrator's day just a little easier.

## Life Claims and Waiver of Premium Workflow

We make the claims submission and waiver application processes easy for employers and claimants. When a claim is sent in, if all required information is present, we pay benefits on all eligible claims in just 7–10 business days. Our interest-bearing checking account brings peace of mind to Life beneficiaries because they don't have the added stress of managing their money right away. Our automatic Waiver of Premium application process helps ensure that eligible employees retain Life coverage. It's all part of how we deliver valuable service, every step of the way. Our workflow shows how we do it. Take a look:



Contact your local Sun Life Financial Group Representative and learn more about our Life Claims Promise. To increase protection for employers and employees, ask about our valuable Long Term Disability, Short Term Disability and Medical Stop-Loss solutions.

1.If we do not meet our service standards, the employer is given a refund as a percentage of premium. Group life and disability benefits covered by these guarantees must be underwritten by Sun Life Assurance Company of Canada or Sun Life Insurance and Annuity Company of New York. Certain limitations apply.

Group insurance policies are issued 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, TDI Policy-2008, 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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