VOLUNTARY

Life Insurance

Protect the life you love by securing it for the people most important to you.

Take comfort in knowing that life insurance can provide the people you love with financial support when you can't be there – and when they need it most. You can supplement your employer-paid life insurance with additional life insurance if you decide you need more protection.

- Choose a coverage amount based on your salary or a specific dollar amount, depending on your plan.
- Consider additional life insurance if your income is needed to cover household or day-to-day expenses (e.g., car payments or childcare) or if you share responsibility for a significant debt (e.g., mortgage or student loans) with someone else.
- If you enroll when you are first eligible, you do not have to provide proof of good health.[1]
- You are covered for a year at a time, so you can adjust your coverage as your needs change (e.g., you get married or have a baby).[1]
- Apply to take your coverage with you if you retire or change employers.[2]

To learn your cost, refer to your benefit highlights.

Secure the life you've built by protecting it for the people who matter most to you.

1. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you may be required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.

2. Subject to policy terms, conversion is available when coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

This policy contains limitations and exclusions that may affect benefits. Please see the Certificate or ask your benefits administrator for information.

Group life 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, 12-GP-01, 15-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 15-ADD-C-01, 13-ADD-C-01 and 13-ADDPort-C-01. In New York, group life insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LF-01, 13-LF-C-01, 12-GPPort-P-01, 13-LFPort-C-01, 15-LF-GP-01, 15-LF-C-01, 12-GPPort-P-01, 15-LFPort-C-01, 13-GP-LH-01 and 13-ADD-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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