



January 26, 2018

Important changes to the Assurant Employee Benefits' plan(s) for ABC Company, Inc., Policy # 1234567/0.

Dear John Smith,

We have exciting news for you!

When Sun Life Financial acquired Assurant's employee benefits business in March 2016, **you** became part of the Sun Life family. We've been working hard to combine the strengths of the two businesses so that you can benefit from our broadened product portfolio, enhanced online capabilities, and continued support from the same service contacts you work with today.

The final milestone in your move to Sun Life is converting your current policy(ies) to a Sun Life contract(s), effective June 1, 2018. We are focused on making your experience straightforward and easy. You can count on us to be there every step of the way.

What you need to know

- **There is nothing to sign and return. Payment of the first bill in your new Sun Life policy year will tell us that you have accepted our offer.** We will automatically provide Sun Life plans effective June 1, 2018, for all of your covered employees and their enrolled dependents.
- Your Sun Life plan(s) will match your current plan(s) in most cases. If we weren't able to provide a match, we are offering the closest comparable option.
- Please see the attached for more information about your plan(s).
- Employees do not need to re-enroll; we will simply move enrolled employees and their enrolled dependents to the new plan.
- There will be no interruption in benefits, subject to plan provisions.
- Individuals currently on disability will continue to receive the benefits for which they are eligible under the existing plan.
- Sun Life Connect will be your new plan administration website. It offers new capabilities such as viewing/certifying Life and Disability claims online, viewing Evidence of Insurability (EOI) status online, and uploading EOI information. *Note:* When registering for Sun Life Connect, the user will have the opportunity to provide us with an early acceptance of the new Sun Life plan(s). Coverage under the new Sun Life plan(s) is conditioned upon the payment of the first premium bill.
- Your covered employees will continue to use the same online portal, Online Advantage, to access their benefits information.

Questions? Let us help!

We're committed to helping you through this conversion with attentive service and detailed information. For more information, we invite you to contact us in a way that is convenient for you.

How to reach us

For the latest information



www.sunlife.com/conversion

Via our dedicated e-mail



transition.services@sunlife.com

Via telephone:



877-645-4363

New materials coming your way. What you can expect.

For each of your plans converting to a new Sun Life policy, we have enclosed a summary of what is new, what is different (if anything), and your new plan's premium rates. Please carefully review this information and let us know if you have any questions.

New materials available soon!

- First bill for the NEW Sun Life policy(ies)
- New policy materials replacing each existing Assurant Employee Benefits plan
- New certificates to share with your employees, as appropriate
- Transition guide to answer the most common questions
- Materials to help communicate with your employees about the change
- Sun Life Connect registration instructions and link

In the meantime, there is nothing else you need to do. We are busy preparing everything you will need so you won't miss a beat.

Important information about your Assurant Employee Benefits policy(ies).

Your other Assurant Employee Benefits plan(s) through Policy #1234567/0, including Voluntary Life will end as of 11:59 p.m. ET on May 31, 2018. This communication serves as notice of termination of the Assurant Employee Benefits plan(s) pursuant to the terms of that plan. Select states require you to provide notification to employees. We invite you to visit our conversion webpage to access a prepared template to make this notification easier.

Thank you again for your loyalty and for trusting us with your benefits business. We look forward to working with you for years to come.

Best regards,
Transition Services Team
Sun Life Financial

Enclosed:
Product conversion offers

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SLPC 21899 7/17 (Exp. 12/20)

Life · Disability · Dental · Vision · Critical Illness · Cancer · Accident · Medical Gap · Stop-Loss

Life Coverage for ABC Company, Inc.

Policy: 1234567/0

Rate Effective Date: June 1, 2018

Your new Life plan from Sun Life closely matches your Assurant Employee Benefits plan with a few exceptions that are outlined below. Covered employees, along with covered dependents (if applicable), will simply move to the new plan at their existing coverage amounts.

Your plan through Sun Life offers:

- Affordable plan designs
- Flexible benefit schedules
- Flexible maximum benefits and guaranteed issue amounts to fit different needs
- Accelerated Benefits
- Waiver of Premium

Many features of your current plan will carry over to your new Life plan, with the following exceptions.

- **Waiver of Premium–AD&D (Plan: Life)**
When approved for Waiver of Premium, the AD&D premium will now be waived for the same length of time as the Life premium, as opposed to for one year only.
- **Accelerated Death Benefit–Employee**
The Accelerated Death Benefit on the new plan is enhanced in that it allows insured employee access up to the 80% maximum without beneficiary approval and no interest charge will be applied to the remaining Life benefit. The existing plan allows only insured employee to receive up to 50% of the Life coverage without beneficiary approval, and the remaining Life benefit is reduced by an interest charge.

Plan rates effective on June 1, 2018:

A thorough review of your plan(s) has been completed. In determining your new plan rate(s) many factors have been taken into consideration which may include average age, gender distribution, benefit distribution, and claims incidence as well as the specific industry in which your group operates. For your convenience, the table(s) below shows the monthly rate(s).

Life

	Current	New
Employee Life per \$1,000 of benefit	\$0.22	\$0.26
Employee AD&D per \$1,000 of benefit	\$0.03	\$0.03

Important information about your Assurant Employee Benefits Life insurance plan. At your discretion, you may request a renewal of one or more of your existing Life/AD&D plan(s). If you have other coverages also converting to Sun Life and decide to maintain your current Life/AD&D plan(s), you may experience two administrative and web experiences. Please contact us at 877-645-4363 or at transition.services@sunlife.com if you would like more information on renewing your current plan.

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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-ADDDPort-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. © 2017 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

SLPC 28448 07/17 (exp. 07/18)

Voluntary Life Coverage for ABC Company, Inc.

Policy: **1234567/0**

Rate Effective Date: **June 1, 2018**

Your new Life plan from Sun Life closely matches your Assurant Employee Benefits plan with a few exceptions that are outlined below. Covered employees, as well as covered dependents (if applicable), will simply move to the new plan at their existing coverage amounts. This includes any employees enrolled for contributory coverage—there is no need to reenroll.

Your plan through Sun Life offers:

- Affordable plan designs
- Flexible benefit schedules
- Flexible maximum benefits and guaranteed issue amounts to fit different needs
- Accelerated Benefits
- Waiver of Premium

Many features of your current plan will carry over to your new Life plan, with the following exceptions.

- **Waiver of Premium—AD&D**
When approved for Waiver of Premium, the AD&D premium will now be waived for the same length of time as the Life premium, as opposed to for one year only.
- **Accelerated Death Benefit—Employee & Spouse**
The Accelerated Death Benefit on the new plan is enhanced in that it allows insured employee access up to the 80% maximum without beneficiary approval and no interest charge will be applied to the remaining Life benefit. The existing plan allows only insured employee to receive up to 50% of the Life coverage without beneficiary approval, and the remaining Life benefit is reduced by an interest charge.
- **Late Entrant Enrollment Rules**
All late entrants into the plan will be required to provide evidence of insurability (EOI). Your previous plan allowed employees who did not enroll when they were first eligible to enroll up to the guaranteed issue amount without EOI during the first annual enrollment period following their initial eligibility date.
- **Definition of a child**
The definition of a child on the new plan includes grandchildren in the insured employee's legal custody.

Plan rates effective on June 1, 2018:

A thorough review of your plan(s) has been completed. In determining your new plan rate(s) many factors have been taken into consideration, which may include average age, gender distribution,

benefit distribution, and claims incidence as well as the specific industry in which your group operates. For your convenience, the table(s) below shows the monthly rate(s).

Voluntary Life

Life rates per \$1000 of benefit

Age	Current Employee	New Employee	Current Spouse	New Spouse
<20	\$0.287	\$0.287	\$0.028	\$0.028
20-24	\$0.057	\$0.057	\$0.057	\$0.057
25-29	\$0.057	\$0.057	\$0.057	\$0.057
30-34	\$0.085	\$0.085	\$0.085	\$0.085
35-39	\$0.114	\$0.114	\$0.085	\$0.085
40-44	\$0.171	\$0.171	\$0.142	\$0.142
45-49	\$0.256	\$0.256	\$0.228	\$0.228
50-54	\$0.456	\$0.456	\$0.399	\$0.399
55-59	\$0.855	\$0.855	\$0.769	\$0.769
60-64	\$1.282	\$1.282	\$1.140	\$1.140
65-69	\$2.109	\$2.109	\$1.938	\$1.938
70-74	\$3.875	\$3.875	\$3.505	\$3.505
75+	\$13.279	\$13.279	\$12.481	\$12.481

Voluntary AD&D

Rate per \$1,000 of benefit

	Current	New
Employee	\$0.026	\$0.026
Spouse	\$0.026	\$0.026

Voluntary Child(ren) Life

Rate per \$1,000 of benefit

	Current	New
Life	\$0.199	\$0.199
AD&D	\$0.026	\$0.026

Important information about your Assurant Employee Benefits Life insurance plan. Coverage under your existing Assurant Employee Benefits Life/AD&D plan, Policy #1234567/0, will end at 11:59 p.m. ET on May 31, 2018. Your new Sun Life plan will replace your existing Life/AD&D plan.

This communication serves as the notice of termination for the Assurant Employee Benefits Life plan.

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SLPC 28449 07/17 (exp. 07/18)



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