



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 April 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 April 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).

The terms of your current **Long-Term Disability** plan(s) provide the option to renew your current plan(s). Please contact us at 1-877-645-4363 or via email at transition.services@sunlife.com if you would like more information on renewing your current plan.

Your other Assurant Employee Benefits plan(s) through Policy 1234567/0, including **Voluntary Long-Term Disability** will end as of 11:59 p.m. ET on **March 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

Long-Term Disability (LTD) Plan for ABC Company, Inc.

Policy: 1234567/0

Rate Effective Date: April 1, 2018

Disability insurance is one of the most valuable benefits that you can offer your employees, because it protects their earning ability, which could be their most important asset. Sun Life's Long-Term Disability (LTD) plans not only provide financial protection for your employees in the event of a long term disability, but our plans are wrapped in our **WisH**—Work is Healthy—philosophy which we believe benefits you and your employees if/when they are able to return to work. We are pleased to now offer you a Sun Life Long-Term Disability (LTD) plan to replace your current LTD plan.

Your new Sun Life LTD plan will closely match your current plan's benefits in most instances. Your Sun Life LTD plan may look different; this is largely due to how the policy is structured or laid out and not a result of significant benefit changes to the policy you have in place today. To the extent possible, we have made every effort to provide you comparable or better benefits. This means:

- Your new plan will include the same schedule of benefits as your current plan, including any class structures in place.
- If you have employees receiving disability benefits under your current plan, they will continue to receive their benefits under the existing policy, per plan provisions.
- If you currently offer a value-added service such as Financial Counseling, Healthy Solutions, or an Employee Assistance Program (EAP) with your Disability plan, there is no change to those services.

What is new in my Sun Life LTD plan? Our goal is to provide a Sun Life LTD plan that matches your current plan. Please review the abbreviated comparison on the following page to see what is different in your Sun Life plan, including new features/benefits as well as those instances where we are unable to provide a match. In addition to this summary, we invite you to visit www.sunlife.com/conversion, where you will find a sample Policy and additional detail. Our Transition Services Team is also available to assist you with your questions.

The cost of your Sun Life LTD plan. A thorough review of your plan has been completed and mapped over to a Sun Life LTD plan. **We are pleased to inform you that there will be no increase to your plan rates for the coming year.**

If you wish to discuss plan options, please contact us.

Plan rates effective on April 1, 2018:

Long-Term Disability

Long-Term Disability Rates	Current	New
As a percent of covered payroll	1.22	1.22

We are pleased to guarantee these LTD rates for your Sun Life plan for a period of 12 months, until April 1, 2019.

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

"Assurant Employee Benefits," the Assurant name, and related logos are trademarks of Assurant, Inc., and are used under license. 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, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations. 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 Department of Financial Services.

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Voluntary Long-Term Disability (VLTD) Plan for ABC Company, Inc.

Policy: 1234567/0

Rate Effective Date: April 1, 2018

Disability insurance is one of the most valuable benefits that you can offer your employees, because it protects their earning ability, which could be their most important asset. Sun Life's Voluntary Long-Term Disability (LTD) plans not only provide financial protection for your employees in the event of a long term disability, but our plans are wrapped in our **Wish**—Work is Healthy—philosophy which we believe benefits you and your employees if/when they are able to return to work. We are pleased to now offer you a Sun Life Voluntary Long-Term Disability (LTD) plan to replace your current Voluntary LTD plan.

Your new Sun Life Voluntary LTD plan will closely match your current plan's benefits in most instances. Your Sun Life Voluntary LTD plan may look different; this is largely due to how the policy is structured or laid out and not a result of significant benefit changes to the policy you have in place today. To the extent possible, we have made every effort to provide you comparable or better benefits. This means:

- Your new plan will include the same schedule of benefits as your current plan, including any class structures in place.
- If you have employees receiving disability benefits under your current plan, they will continue to receive their benefits under the existing policy, per plan provisions.
- If you currently offer a value-added service such as Financial Counseling, Healthy Solutions, or an Employee Assistance Program (EAP) with your Disability plan, there is no change to those services.

What is new in my Sun Life Voluntary LTD plan? Our goal is to provide a Sun Life Voluntary LTD plan that matches your current plan. Please review the abbreviated comparison on the following page to see what is different in your Sun Life plan, including new features/benefits as well as those instances where we are unable to provide a match. In addition to this summary, we invite you to visit www.sunlife.com/conversion, where you will find a sample Policy and additional detail. Our Transition Services Team is also available to assist you with your questions.

The cost of your Sun Life Voluntary LTD plan. A thorough review of your plan has been completed and mapped over to a Sun Life Voluntary LTD plan. **We are pleased to inform you that there will be no increase to your plan rates for the coming year.**

If you wish to discuss plan options, please contact us.

Plan rates effective on April 1, 2018:

Voluntary Long-Term Disability

Rate per \$100 of benefits

Age	Current	New
<25	\$0.546	\$0.546
25-29	\$0.546	\$0.546
30-34	\$0.598	\$0.598
35-39	\$0.780	\$0.780
40-44	\$1.118	\$1.118
45-49	\$1.872	\$1.872
50-54	\$2.834	\$2.834
55-59	\$3.328	\$3.328
60-64	\$3.822	\$3.822
65-69	\$3.822	\$3.822
70+	\$3.822	\$3.822

We are pleased to guarantee your Sun Life Voluntary LTD rates for your Sun Life plan for a period of 12 months, until April 1, 2019.

Important information about your Assurant Employee Benefits Voluntary LTD plan. Your new Sun Life Voluntary LTD plan will replace your existing Voluntary LTD plan. Coverage under your existing Assurant Employee Benefits Voluntary LTD plan, Policy # 1234567/0, will end at 11:59 p.m. ET on March 31, 2018. *Remember, there is nothing to sign and return; payment of premium for your Sun Life plan will tell us you have accepted the new plan. We will automatically provide Sun Life Voluntary LTD effective on April 1, 2018 for each of your covered employees and their enrolled dependents.*

This communication will serve as the required notice of termination for the Assurant Employee Benefits Voluntary LTD plan.

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What is new in my Sun Life Disability plan(s)? Your plan(s) include the following benefits that will be modified in your new Sun Life plan(s). Please note that additional state variations may apply. We invite you to visit www.sunlife.com/conversion for more detailed descriptions and additional detail.

My current plan:	My Sun Life plan:	How does my Sun Life plan compare?
N/A	Retro Disability Benefit	New! This innovative feature gives extra benefits to employees who are continuously hospitalized at the onset of Disability and who remain Totally Disabled throughout the Elimination Period.
Special Conditions	Disability due to Mental Illness	<ul style="list-style-type: none"> Per occurrence replaces combined, lifetime maximum benefit limitation Some conditions are classified differently If a Period of Disability is caused by both a physical condition and also Mental Illness, benefits will be limited (Mental Illness)
	Disability due to Drug and Alcohol Illness	Per occurrence replaces combined, lifetime maximum benefit limitation
	Disability due to other conditions	<ul style="list-style-type: none"> Limits benefits due to other conditions, which include Chemical and Environmental Illness, Chronic Fatigue, Musculoskeletal and Connective Tissue Illness or Fibromyalgia. Per occurrence replaces combined, lifetime maximum benefit limitation
Exclusions	Exclusions and Limitations	Provisions are similar. New Exclusions and Limitations include: <ul style="list-style-type: none"> your operation of any motorized vehicle while under the influence of any illegal substance or medication not prescribed by a Physician, or while Intoxicated. Participation in a Riot, Benefits limited to 12 months if you move outside of the United States or Canada.
Maximum Benefit Period	Maximum Benefit Period	Maximum Benefit Period - We are matching the intent of the current Maximum Duration Schedule. In certain circumstances the maximum duration differs slightly after age 60.
Rehabilitation Benefit	Rehabilitation Services	<ul style="list-style-type: none"> The Rehabilitation extension of benefits is no longer available Spousal rehabilitation benefits are no longer available
Accommodation Expense	Reasonable Accommodation Benefit	Your current plan is limited to \$3,000 for each Period of Disability. This limit increases to a maximum of \$5,000 in your Sun Life plan.



2323 Grand Boulevard
Kansas City, MO 64108-2670

John Smith
123 E Main Street
Anytown, US 12345