

In the U.S., Sun Life is one of the largest providers of employee and government benefits, serving approximately 50 million members in 50 states and Washington, D.C. We employ more than 8,300 employees in the United States, including associates in our more than 75 partner dental practices and affiliated companies in asset management.

Sun Life has been operating in the U.S. since 1895. Our group products and services are distributed through more than 32,000 independent brokers and benefits consultants, supported by approximately 165 sales representatives around the country. We also administer Medicaid and Medicare Advantage dental benefits through our DentaQuest business.

## Sun Life U.S. industry rankings

- Largest dental benefits provider by membership with approximately 35 million members<sup>1</sup>
- Largest Medicaid dental benefits provider through DentaQuest, part of Sun Life U.S.<sup>2</sup>
- Largest independent medical stop-loss provider<sup>3</sup>
- Top 10 group life and disability benefits provider, including the leading turnkey disability provider<sup>4</sup>

## Sun Life U.S. products and services

- Life insurance
- Short- and long-term disability insurance
- Vocational return-to-work services
- Absence and leave management
- Behavioral health and clinical support
- Family leave insurance
- Health support services and programs
- Dental and vision benefits
- Government-sponsored dental benefits
- Integrated claim adjudication across stop-loss, disability, dental and supplemental health
- Healthcare navigation
- Medical stop-loss insurance
- Specialty disability insurance for healthcare professionals
- Supplemental health insurance (critical illness, accident, hospital indemnity)
- Turnkey reinsurance solutions
- Bentech solutions

## Sun Life U.S. business snapshot

### Health and Risk Solutions

- Serving self-funded employers, their employees and families; health plan and insurance providers
- Group captives; Collective Health partnership
- Clinical 360+ data analytics, care programs, cost containment and clinical expertise
- Turnkey stop-loss reinsurance solutions through FullscopeRMS

### Group Benefits

- Serving small, mid-size, and large employers, employees and their families; health plan and insurance providers
- Dedicated National Accounts team
- Return-to-work services, including clinical intervention, vocational rehabilitation and accommodations
- Turnkey disability, absence management, and supplemental health reinsurance solutions through FullscopeRMS

### Dental

- Serving Medicaid, CHIP, Medicare Advantage and commercial members
- Proprietary claims adjudication system for all lines of dental business in a single platform
- Offering 140,000 in-network providers
- Dental practices and Teledentistry.com increase access to care for underserved communities
- Preventistry® model centered on prevention that drives quality of care over quantity of services

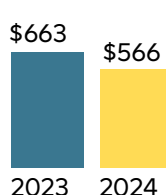
### In-Force Management

- Closed block, serving individuals
- Covers approximately 200,000 individual life, annuity, and run off reinsurance policies

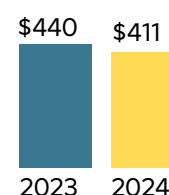
## 2024 Sun Life U.S. financial highlights

(US\$ millions)

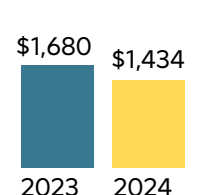
### Underlying net income



### Reported net income



### Sales



# Inclusion, Philanthropy, Recognition and Community Partnerships



Our **Inclusion Networks** are voluntary, employee-led groups that provide personal and professional development opportunities, engage in community partnerships and events, and play an important role in maintaining a culture of inclusion within the organization.

Click [here](#) for more information about Sun Life's U.S. Inclusion Networks.



Sun Life is regularly recognized as a **Top Workplace**, both regionally and nationally, for our inclusive culture, benefits, and community programming.

Click [here](#) to see all of Sun Life's workplace awards and recognitions.



Our **Philanthropy** strategy focuses on programs and partnerships that seek to broaden access to care in underserved communities and help people live healthier lives. Support is centered around diabetes, nutrition and fitness, oral health, mental health and youth development.

Click [here](#) to learn more about Sun Life's philanthropic efforts in the U.S., including the Sun Life Health Access Heroes awards.



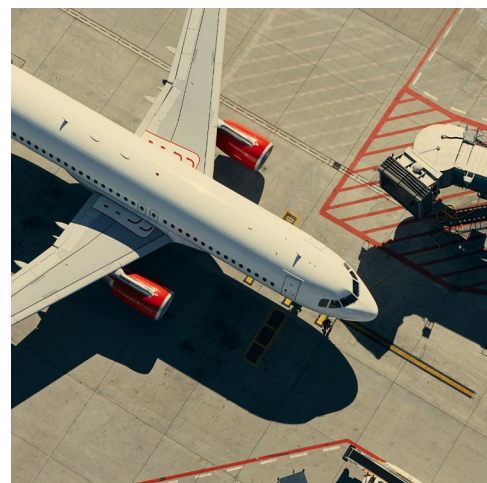
Our **Community Partnerships** play an important role in both philanthropy and inclusion at Sun Life. Our partnerships, established in various regions throughout the country, strengthen our ability to reach people in need and help employees engage with each other and the communities where they live and work.

Click [here](#) to learn more about Sun Life's community partnerships.

# Sun Life Global

Sun Life is a leading international financial services organization providing asset management, wealth, insurance and health solutions to individual and institutional Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of March 31, 2025, Sun Life had total assets under management of C\$1.55 trillion.

[View the full Sun Life 2024 Annual Report.](#)



## Our four-pillar strategy

### AM

A global leader in both public and alternative asset classes through MFS and SLC Management

### CAN

A leader in insurance and asset management

### US

A leader in health and benefits

### ASIA

A regional leader focused on fast-growing markets

1. Based on membership as of August 31, 2024. Ranking compiled by Sun Life and based on data disclosed by competitors.

2. Based on membership as of September 2023. Ranking compiled by Sun Life using publicly available data from the September 2023 Medicaid & CHIP Enrollment Data Highlights, state Medicaid agencies and other sources, and information disclosed by competitors.

3. Ranking compiled by Sun Life based on data contained in the 2023 Accident and Health Policy Experience Report from the National Association of Insurance Commissioners ("NAIC"). An independent stop-loss carrier is defined as a stop-loss carrier that does not also sell medical claim administration services.

4. LIMRA 2023 Annual Sales & In-force Reports for Group Life & Disability. Long-term disability results exclude reserve buy outs. Group Term Life, long-term disability and short-term disability results exclude business sold through associations; includes BIF managed by Sun Life for insurance carrier partners.

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