

New! Attorney Disability Plans from Sun Life Financial

As a law firm, you now have the opportunity to offer your employees long term disability (LTD) coverage that is designed and priced specifically for attorneys—all at a competitive price. With our new Attorney Disability Plans, you receive a plan with:

- Special LTD contract features, designed solely for attorneys
- Expert claims management by claims specialists who understand the legal profession

Plus, you can count on the superior customer service and international financial strength of Sun Life Financial!

An LTD Contract Designed for Attorneys

- **Specialty definition for attorneys¹:** The definition of disability is at the very heart of the disability contract. Different types of attorneys require different skill sets. Our “Own Occupation” definition of disability means we consider the specialty in the practice of law which the claimant routinely performs when determining whether or not that attorney is disabled.

We recognize that a trial attorney’s practice differs from that of a tax attorney. We understand that a patent attorney is extremely specialized. In addition, workloads and schedules can vary widely among different kinds of attorneys. Our specialized claim experts take all of this into consideration when adjudicating an attorney’s claim.

- **“Best of Both Worlds” Rider:** When an attorney is partially disabled, we provide a 12-month “Return to Work Incentive” (RTW) period, during which the claimant can receive up to 100% of pre-disability earnings from a combination of disability benefits and partial-work income. After the RTW period, we ensure our attorney customers receive the maximum benefit level by calculating their monthly benefit using two formulas, then paying the higher benefit to the claimant. This is called the “Best of Both Worlds” Rider.

Here are the two formulas we use to calculate the partial disability benefit each month:

- The Proportionate Loss Formula – pays a benefit proportionate to a claimant’s income loss
- 50% Offset Formula – reduces the LTD benefit by 50% of the claimant’s return to work earnings

In addition, all our attorney groups receive our innovative Return to Work incentives and an income replacement benefit designed for the higher income levels. You can also choose from a wide array of optional features, such as EAP and Work-Life Services, Cost of Living Adjustments, a Pension Contribution Benefit, an Assisted Living Benefit and Survivor Benefits.

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¹ Subject to state approval

Claims Service

There are two factors that make the occupation of an attorney—and, therefore, disability claims—more complex:

- No "typical" job description: As we mentioned, different types of attorneys require different skill sets.
- No "typical" compensation: Is the attorney a partner or an associate? How is that partnership structured financially? Does the attorney typically submit billable hours? What percentage of hours are billable, and at what rate? Will the partner's "ownership" be bought out at the time of claim? Will there be a severance agreement with a "no-compete" provision?

Sun Life Financial has the expertise and the resources to handle the intricacies of an attorney's disability claim.

- We have on-site staff with years of experience managing complex claims and the expertise to gather all the relevant information so we can fully understand the attorney's occupational duties.
- Our Rehabilitation provision provides attorneys with increased benefits while we work closely with them to help them return to work.
- We partner with West Legal Outplacement Services, a legal career consultant firm in Washington, DC, that works exclusively with, and specializes in, assisting attorneys in their return to work efforts – either at their previous job or a new career.

Superior Customer Service

We offer the best customer experience, including guarantees on our claims service, customer service and an overall satisfaction guarantee. Knowledgeable, local Account Managers are ready to install your case and answer your questions. In addition, our Benefit Analysts work with a team of world-class experts—including in-house medical and psychiatric case managers, Certified Public Accountants, rehabilitation counselors, nurses and physicians—to review claims.

A Wide Range of Benefit Solutions

You can complement your LTD plan with other quality Sun Life Financial group benefits. We offer a complete portfolio—Group Life, Short Term Disability, Dental, EAP and Work-Life Services, FMLA Administration, Emergency Travel Assistance, Medical Stop-Loss, and more.

The Financial Strength of Sun Life Financial

We back our customers with the financial strength of an international powerhouse. Chartered in 1865, Sun Life Financial and its partners serve millions of people in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Sun Life Financial² is also a top 10 group benefits carrier in the United States³, providing group benefits in this country since 1924. We are the 6th largest insurance company in North America based on market capitalization⁴, and we enjoy independent ratings that place us at the top of the financial sector⁵.

² The Sun Life Financial family of companies includes Sun Life Assurance Company of Canada, Sun Life Insurance and Annuity Company of New York and Sun Life and Health Insurance Company (U.S.)

³ Based on inforce premium. Source: For Life, JHA 2007 US Group Life Market Survey; For Disability, JHA 2007 U.S. Group Disability Market Survey; For Stop-Loss, internal market research.

⁴ As of December 31, 2007, Bloomberg

⁵ For up-to-date ratings, please check the Investor Relations section of our corporate website at www.sunlife-usa.com.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY). Product offerings may not be available in all states and may vary depending on state laws and regulations.

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