

DO IT FOR THEM.

the most important people  
*in your world*

▶ *purchasing group life insurance at work*



*Is someone - your spouse, children or parents -  
relying on you? Then you need life insurance.*



## LIFE INSURANCE . . .

You know it's something you need to take care of . . . for them, the people who mean the most to you.

Basically, it comes down to this: Spend a little money now to protect and support your loved ones later, in case of your death.

That's what life insurance does, it provides for your family financially when you can't. It is something you may never want to talk about with your loved ones. Yet, it is enormously valuable in the feelings of comfort and security it conveys to them.

### HERE'S THE PLAN

Your employer is offering you the opportunity to enroll or increase your coverage in the Group Life Insurance plan. Don't wait. Enrollment in the plan is available for a limited time only.

For details on the available coverage, rates, guarantee amounts and enrollment deadline, see the benefit highlight information and enrollment form included in this package, or available from your employer.



## COMPLETE YOUR FINANCIAL PICTURE

Life Insurance should be part of your financial plan. Along with the money you put away for retirement and other insurance like auto and home, you should devote some money to protecting your family against the potentially enormous financial impact if you were to die unexpectedly.

Dying is something most people prefer not to think about. But the risk is real. Taking care of that risk with the affordable coverage of Group Life Insurance may be the thing you need to complete your financial picture.

## HOW MUCH COVERAGE IS ENOUGH?

You may already have some life insurance coverage, but is it enough? Some people need to increase their coverage as their family grows and relies on their income.

Covering yourself for \$100,000, \$200,000, or even \$300,000 may seem like a lot. But a \$300,000 life insurance check paid to your family if you were to die could let them live on a \$30,000 a year income.\*

That *still* may not sound like enough income to completely protect your family and provide for their needs. But no matter how much you earn now, or how much you want provided to your family in the event of your death, the additional Group Life Insurance coverage that you can purchase right now through your employer helps fill in the gap, and lets you do it affordably. Check the rate chart, included in this package or available from your employer, and find the cost for your age and amount of coverage you want.

To find out more, and calculate the total amount of life insurance you may need to cover both short-term and long-term financial needs, visit our special web site:

[www.sunlife-usa.com/grouplife](http://www.sunlife-usa.com/grouplife)

## HAVE YOU ASKED YOUR FRIENDS?

You probably have friends and relatives who have purchased life insurance through work. Why did they decide to get it? Ask them, and you may find their reasons make sense.

\* Insurance proceeds are typically paid in a lump sum which your survivors can invest to provide for their income needs. Assuming a rate of return of 10%, a \$300,000 investment could yield \$30,000 per year, before taxes. Actual rates of return may vary. This package provides general information only. Before making any investment, you should consult with your tax, financial or legal advisor.

*Group Life Insurance purchased  
through your employer*

*helps fill the gap.*

A photograph of a man with glasses and a dark sweater holding a young child with blonde hair and a light blue sweater. Both are smiling. The man is looking down at the child, and the child is looking slightly to the right. The background is a plain, light-colored wall.

# getting it *done*

## COULD IT BE ANY EASIER?

Purchasing the protection you need to make your family financially secure should be easy and painless. If you've ever worried that applying for life insurance would be a hassle, you'll appreciate the ease of purchasing Group Life Insurance at work. Your employer has arranged a special enrollment opportunity during this year's benefits season (if you are a new employee, you will have 31 days to enroll). Just fill out the enrollment form (enclosed in this package or available from your employer) and return it to your employer before the deadline. Because you are enrolling at work, you don't have to worry about writing a check to pay for coverage. Your premium amount will be deducted from your paycheck.

## IT'S ALL ABOUT PEACE OF MIND

Don't wait to purchase Group Life Insurance. It is available from your employer for a limited time. And don't dismiss the risk and put it off another year. There is an immediate benefit to you, right now. It's peace of mind — the freedom from worrying that you haven't done enough to prepare for the future . . . the feeling that you got the job done for the people who are counting on you.

## ENROLL TODAY

- Provide enough protection for your family to live comfortably, should they ever need it
- Get coverage that's affordable and no-hassle by purchasing Group Life Insurance at work
- Have peace of mind knowing you got the job done for those counting on you

[www.sunlife-usa.com/grouplife](http://www.sunlife-usa.com/grouplife)



Sun Life Assurance Company of Canada  
One Sun Life Executive Park  
Wellesley Hills, Massachusetts 02481  
[www.sunlife-usa.com](http://www.sunlife-usa.com)

Coverage is through Sun Life Assurance Company of Canada.

This brochure and enclosures are intended to provide an overview of the benefits available from your employer. They are not a complete description of all plan provisions. Receipt of this brochure does not certify eligibility for benefits under the plan. When you become eligible for benefits, your employer will provide you with the Sun Life Financial plan booklet. Please refer to the booklet for complete plan details.

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