



GROUP LONG-TERM DISABILITY

Retro Disability Benefits®

Sun Life offers this benefit on all Long Term Disability policies.

\$13M

in Retro Disability Benefits have been paid by Sun Life since 2009.

Employees recovering from a serious long-term disability (LTD) need all the financial help they can get. And that's what Sun Life's Retro Disability Benefits give them:

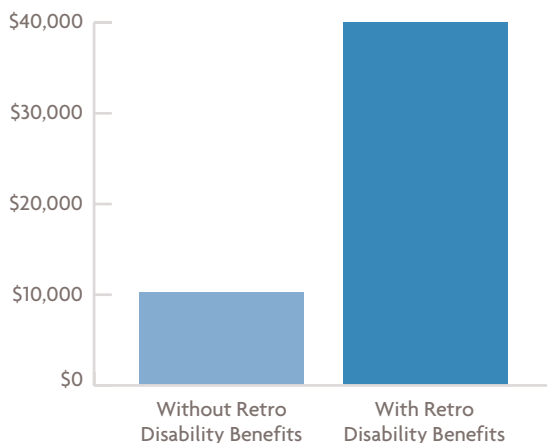
- Retroactive benefits paid from Day 1 if they are continuously hospitalized for 14 days or more at the onset of Total Disability.
- No benefit reductions due to an elimination period, earnings, sick pay, or other insurance.
- A standard benefit on all Sun Life LTD policies, so there's no additional cost or application.

How it works

The Retro Disability Benefits are paid in a lump sum at the time their standard claims benefit payments begin. Once the elimination period is up, the employee receives their first LTD benefit check, plus an additional check equaling their gross monthly benefit times (x) the number of months of the elimination period.

The difference in dollars

In most cases, the Retro Disability Benefits add up to thousands of dollars in additional benefits.



For example:

- An accidental injury requires immediate in-hospital care lasting 14 days or more
- The employee is deemed Totally Disabled and approved for benefits, thus qualifying for his/her \$10,000 monthly benefit
- His/her policy is for 60% of a \$200,000 annual salary with a 90-day elimination period
- Thus, he/she is paid an additional \$30,000 in a lump sum from the Retro Disability Benefit at the time of the first benefit check as a result the 14 day hospitalization at the onset of Total Disability.

* Illustration reflects the first claims payment after elimination period only. Assumes a 90-day elimination period; the employee will receive their \$10,000 monthly benefit in a lump sum, plus an additional one-time \$30,000 lump sum payment (\$10,000/month benefit x 3 months (= 90 day elimination period).

To learn more, call your broker or our Employee Benefits Internal Sales Desk at 877-736-4739.



One Sun Life Executive Park
Wellesley Hills, MA 02481

www.sunlife.com/us

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.

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