



Get more protection for the people you love

One of the benefits of working for an employer like yours is that you have access to a benefits package that may cover some or all of your health care costs, such as medical prescriptions and dental. Your benefits package may also include a base level of life insurance to help protect your family if you were to pass away.

But did you know that you can get even more protection?

That's right! You can purchase Optional Life insurance that provides an even greater level of security. And because you already belong to a group plan through your employer, you also have access to great rates.

Life's brighter under the sun

Sun 
Life Financial

3 reasons to consider Optional Life insurance

1. Your current coverage may not be enough. Suppose you have \$100,000 of coverage. That might sound like a lot, but if your annual take-home pay is \$50,000, it would last your family only two years.

2. Coverage is portable. While your life insurance is part of your employee group benefits, coverage is portable. That means you can take it with you if you leave the company.¹

3. Group rates are lower. Life insurance group rates are generally lower² than what you would pay if you were to purchase an individual life insurance plan on your own. For employees of any age, premiums can be very affordable.

Why life insurance is so important

Whether it's your partner, your children, or your parents, chances are you have someone who depends on you. Insuring your life helps to protect their future with a benefit they can use to:

- Replace your income so your family can maintain their lifestyle.
- Pay off the mortgage on your house or other debts.
- Cover your children's post-secondary education.
- Allow your partner to retire comfortably.

Leaving your job?

If you are leaving your employer, you can choose to continue your life insurance without having to undergo a medical exam. To learn more, visit the [Sun Life Website](#) or call Sun Life at 1-877-893-9893 and speak to a licensed Financial Services Consultant about your options.

How much life insurance do you need?

Your life insurance needs may change over time. If you're just starting out, buying a new home, getting married, or having your first child, buying Optional Life insurance through your benefit plan is a simple, affordable way to protect your family.

No matter what stage you are in your life, life insurance is essential to protect your loved ones.

ONLINE RESOURCES TO HELP YOU



- To find out how much insurance you need, use our fast and easy [Life Insurance Calculator](#) at sunlife.ca.
- Not sure how much coverage you already have? Check your benefits booklet or speak with your plan administrator.

¹ Please call the Sun Life Client Solutions Centre and speak with a licensed Financial Services Consultant at 1-877-893-9893. Depending on your Group Life coverage amount, there may be a limit on how much coverage you can take with you. You may also have to answer a few health questions over the telephone.

² Rates are calculated based on age, gender, and smoking status as of the effective date of coverage. Rates are renewed every year, may change, and will increase as the insured moves to the next age band. Premiums may be subject to applicable provincial sales tax.

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

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Getting the protection you want for your family is easy!

Applying for Optional Life insurance is easy. Ask your Human Resources representative for details.