

Group Benefits for Financial Institutions

Tap into the Trust!

Sun Life Financial is pleased to offer banks and other financial institutions group benefit solutions designed specifically for them. Because we combine all our financial institution customers into our Financial Institution Trust (FIT), these customers enjoy special pricing, product offerings and rate stability.

Power in Numbers

The Financial Institution Trust was originally established in 1947, making it one of the oldest trusts of its kind. Grouping our financial institution customers into this trust gives them the pooling power of a larger group. And because FIT is available exclusively to financial institutions—an industry with a favorable risk profile—participants benefit from a long history of rate stability. And that means greater savings!

Special Features

Besides gaining the power of the trust, our FIT customers can enjoy these special features:

- 5-year rate guarantee for Group Life coverage
- Eligibility for employees who work a minimum 20 hours a week
- Group Life coverage available for Outside Directors (subject to state availability)

Superior Customer Service

We offer an extensive range of support services to make plan administration easy. Sun Life Financial provides our FIT customers with:

- **Electronic Bill Payment:** Premiums are conveniently deducted from the customers' account every month, making it one less thing to think about.
- **Dedicated Account Management:** Customers enjoy prompt and accurate service from knowledgeable professionals ready to answer questions via a toll-free telephone number.

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Did you know?

Sun Life Financial is among the largest and highest-rated financial services companies in North America. A member of the Forbes Global 500, we provide wealth and protection services for 20 million customers worldwide. We are a top ten group insurance carrier in the U.S.¹

Sun Life Financial is proud to be a strategic partner with UBA. Through UBA broker L.R. Webber Associates, PBA member banks have access to Sun Life Financial's quality group benefits through our Financial Institution Trust. Available benefits — all backed by money-back service guarantees² — include:

- Group Life
- Short Term Disability
- Long Term Disability
- COBRA Reimbursement and Conversion Options included as standard features
- And more!

Learn more

Call L.R. Webber Associates at 814-695-8066 or visit them at www.lrwebber.com.

Quality Group Insurance Benefits

Group Life Plans

We offer flexible benefit schedules, benefit maximums and plan features, allowing you to design a Group Life plan to best fit your needs.

- Emergency Travel Assistance
- Accelerated / Living Benefit
- Employee Assistance Program Option
- Optional Dependent Life
- Guaranteed Issue
- Premium Waiver
- Repatriation Benefit
- Just for PBA Bank Member Banks: Conversion Rider included as a standard feature
- Portability
- Money-back service guarantees: 100% of claims processed within 10 business days at 100% accuracy; 1 business day call response; 100% overall satisfaction.³

Group Accidental Death & Dismemberment Plans

Our Accidental Death & Dismemberment plan offers 24-hour accident coverage, as well as:

- Dependent Child Care Education Benefit
- Seat Belt
- Business Travel Accident Benefit
- Common Carrier (Triple Indemnity) Option

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Long-Term Disability (LTD) Insurance

Long-term disability coverage helps protect an employee's income should an accident or illness prevent them from earning a living. Besides providing income protection, our expert Benefit Analysts work closely with claimants and help them return to work.

- Choice of Disability definitions
- Income replacement: 50%, 60% or 66 2/3%
- Elimination periods: 30, 60, 90, 180 or 365 days
- Monthly benefit maximums \$1,000 - \$15,000
- 12-month "No-Offset" Provision
- Presumptive Disability Provision
- Functional and Cognitive Impairment Benefit
- Family Leave Benefit
- Relocation Benefit
- Return to Wellness
- Just for PBA Member Banks: COBRA Premium Reimbursement Option included as a standard feature
- FICA Matching and W-2 Reporting Option
- Continuing Education & Child Care Option
- Employee Assistance Program Option
- Social Security Incentive Benefit Option
- Reasonable Accommodation Benefit
- LTD Plus – an innovative benefit that gives extra financial protection to seriously disabled claimants
- Money-back service guarantees: 100% accuracy on new claims payment amounts; 100% ERISA compliance; 1 business day call response; 100% overall satisfaction.⁴

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Short-Term Disability (STD) Insurance

Our short-term disability plans offer you and your employees an array of valuable product features and claim management services.

- Multiple schedules, income replacement levels, weekly benefit amounts, elimination periods
- Choice of plan durations
- Return-to-Work Incentives
- Partial Disability Benefits
- Maternity Benefits – paid as any other illness
- Survivor Benefits – lump sum
- Return to Wellness
- Early EOB
- Advice to Pay (for Self-Funded STD)
- Zero Day Residual Option
- Employee Assistance Program Option
- First Day Hospital Coverage Option
- 24 hour Coverage Option
- FICA Matching and W-2 Reporting Option
- Money-back service guarantees: 100% claims processed in 5 days at 100% accuracy 98% of the time; 1 business day call response; 100% overall satisfaction.⁵

Interested in offering your employees quality group benefits through Financial Institution Trust? Talk to L.R. Webber Associates at 814-695-8066 or visit them at www.lrwebber.com.

¹ Based on inforce premium. Source: For Life, JHA 2008 US Group Life Market Survey; For Disability, JHA 2008 U.S. Group Disability Market Survey; For Stop-Loss, internal information and general market research.

^{2,3,4,5} If we do not meet our service standards, the employer is given a refund as a percentage of premium. Group life and disability benefits covered by these guarantees must be underwritten by Sun Life Assurance Company of Canada or Sun Life Insurance and Annuity Company of New York. Certain limitations apply.

Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Wellesley Hills, MA) in all states under Policy Forms Series GP-A and GP-D (or appropriate state edition). Product offerings may not be available in all states and may vary depending on state laws and regulations.

Sun Life and Health Insurance Company (U.S.) is a member of the Sun Life Financial family of companies.

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