



Voluntary Life and AD&D Insurance Benefits

Benefit Highlights

for Employees of Cenergistic
All Eligible Employees

A Worldwide Presence

Sun Life Financial's insurance operations currently serve millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

Benefits

- **For you:**

An amount between and \$500,000 in increments of \$10,000, not to exceed 5x basic annual earnings. Guaranteed Issue Amount is \$160,000. If age 70 or over, any amount above \$50,000 is subject to satisfactory Evidence of Insurability.

Benefits are reduced to 67% at age 70 and to 50% at age 75. Coverage may be ported or converted at termination of employment or retirement.

- **For your spouse:**

An amount between and \$250,000, in increments of \$5,000. Guaranteed Issue Amount is \$30,000. Spouse Voluntary Life coverage may not exceed 50% of the employee's coverage. Coverage Ends when your spouse turns 70.

- **For your dependent child(ren):**

An amount up to \$10,000, in increments of \$1,000 for each eligible child from 6 months to 25 years old (or 25 if a full-time student). An amount of \$500 for a child who is 14 days to under 6 months, and an amount of \$0 for a child who is birth to under 14 days. Child coverage cannot exceed 50% of the employee's coverage.

You must elect Voluntary Life coverage for yourself in order to cover your spouse and/or children.

Features of the Plan

- Your employer's plan includes Voluntary Accidental Death and Dismemberment (AD&D) Insurance which would pay an additional benefit, up to the amount of your Voluntary Life benefit, if you suffer a covered loss due to accidental injury.
- The plan also includes many special features including Waiver of Premium and Accelerated Benefits.

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Benefit Highlights (continued)

Voluntary Life Rates*

Employee		Spouse		Child(ren)	
Age	Monthly cost per \$1,000 of coverage	Age	Monthly cost per 1,000 of coverage	Monthly cost per \$1,000 of coverage	
Under 20	\$0.046	Under 20	\$0.039		
20-24	\$0.046	20-24	\$0.039		
25-29	\$0.055	25-29	\$0.046		
30-34	\$0.074	30-34	\$0.062		
35-39	\$0.083	35-39	\$0.07		
40-44	\$0.092	40-44	\$0.077		
45-49	\$0.138	45-49	\$0.116	All eligible children	\$0.27
50-54	\$0.212	50-54	\$0.178		
55-59	\$0.396	55-59	\$0.333		
60-64	\$0.608	60-64	\$0.511		
65-69	\$1.169	65-69	\$0.983		
70-74	\$1.897				
75-79	\$1.897				
80-84	\$1.897				
85 and Over	\$1.897				

*These are the rates in effect for March 1, 2015. Spouse rates are based on Employee Age. The AD&D rates are included in the rates displayed above.

Cost to You

- You are responsible for paying the cost of Voluntary Life coverage and AD&D through payroll deduction. Calculate your cost by dividing your amount of Voluntary life insurance and AD&D by 1000 and multiplying the result by the appropriate rate above. Follow the example below to estimate your monthly cost.

Example amount of insurance	Divided by 1000	Multiplied by rate	Example cost*	
\$25,000	/ 1000 = 25	x \$0.05	\$1.25	
Your volume of insurance	Divided by 1000	Multiplied by rate	Your cost*	Cost per pay period
\$ []	/ 1000 = []	x \$[]	\$ []	\$ []

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Benefit Highlights (continued)

How to Enroll

Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Voluntary Life enrollment form provided by your employer. Be sure to sign, date, and return the form to your employer. Please submit the form to your employer along with any Evidence of Insurability forms that may be required.

About Evidence of Insurability

- Evidence of Insurability – also called “proof of good health” – is required if:
 - You decline coverage during your initial eligibility period and then want coverage at a later date; or
 - You apply for Voluntary Life in excess of the Guaranteed Issue Amount.
- All late entrants and increases require Evidence of Insurability.

Your employer will advise you if you need to submit an Evidence of Insurability application. If so, **Sun Life Financial** may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until **Sun Life Financial** approves the application.

For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- For complete plan designs, you may request a copy of the Sun Life Financial Group booklet from your employer.

Exclusions

Where allowed by law, if the cause of death is suicide:

- No amount of contributory Life Insurance is payable if the suicide occurs within 24 months after the insurance is effective. If there was prior coverage in place, any period of time the individual was insured for the same amount of Life Insurance under the previous insurer's group Life policy will count towards completion of the 24 months.
- No increased or additional amount of Life Insurance is payable if the suicide occurs within 24 months after the increased or additional amount of Basic Life Insurance is effective.
- No amount of Life Insurance in excess of the Guaranteed Issue Amount is payable if the suicide occurs within 24 months after the amount in excess of the Guaranteed Issue Amount is effective.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan and applicable state law. Please review your Life booklet for complete information.

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Benefit Highlights (continued)

Exclusions for AD&D (subject to state variations)

No Voluntary Accidental Death or Accidental Dismemberment payment will be made for a loss which is due to or results from:

- Suicide while sane or insane, or intentionally self-inflicted injuries.
- Bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound.
- Committing or attempting to commit an assault, felony or other illegal act.
- Active participation in a war (declared or undeclared) or active duty in any armed service during a time of war.
- Active participation in a riot, rebellion, or insurrection.
- Injury sustained from any aviation activities, other than riding as a fare-paying passenger, if the pilot exclusion applies to the plan.
- The Insured Person's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician.
- The Insured Person's operation of any motorized vehicle while intoxicated. Intoxicated means the minimum blood level alcohol required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred. For the purpose of this Exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats and snowmobiles.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy.

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, 98P-ADD, 02-SL, 07-SL REV 7-12, and 01C-LH-PT. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01 and 13-GF-LH-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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