

RAPID RATE FOR GROUP INSURANCE

FROM SUN LIFE FINANCIAL EMPLOYEE BENEFITS GROUP

Presented by
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Group Voluntary Term Life PLAN SUMMARY

All active, full-time, non-union employees regularly working at least 30 hours per week at the employer's usual place of business.

An employee must be working within the U.S. Dependents must reside within the U.S.

| | |
|--|--|
| Employee Life | Employee may elect an amount in \$10,000 increments to the lesser of 5 x salary or \$300,000. Minimum of \$20,000. |
| Dependent Life | |
| Spouse: | Spouse may elect an amount in \$5,000 increments to the lesser of 50% of the Employee's benefit or \$50,000. Minimum of \$10,000 |
| Child : | |
| Birth to age 14 days | No Coverage |
| Age 15 days to 6 months | \$250 |
| Age 6 months to 25 years if student or living in household | \$5,000 |
| Common Carrier | Not Included |
| Premium Waiver: | Disabled prior to age 65: The longer of 12 months or to age 65 Disabled on or after age 65: 12 months |
| Age Reduction Schedule | 35 % at age 65 35 % at age 70 35 % at age 75 |
| Non-Medical Issue Limit (based on case size) | Employee: \$50,000 under age 60; \$20,000 age 60-69; \$0 age 70+ Spouse: \$15,000 |
| Accelerated Benefit | 50% of Basic Life to a maximum of \$100,000 |
| Contributions | 100% employee paid |
| Participation Requirement | Greater of 10 lives or 20% of eligible employees |
| Takeover | No |
| Number of Eligible Lives: | TBD |

Rates & Premiums:

Voluntary Employee Life & Spouse Life Rates per \$1,000 of Benefit.

| Age | Rate |
|--------|--------|
| 16-19 | \$0.08 |
| 20-24 | \$0.08 |
| 25-29 | \$0.10 |
| 30-34 | \$0.13 |
| 35-39 | \$0.15 |
| 40-44 | \$0.19 |
| 45-49 | \$0.28 |
| 50-54 | \$0.43 |
| 55-59 | \$0.81 |
| 60-64 | \$1.24 |
| 65-69 | \$2.39 |
| 70-74 | \$3.87 |
| 75-79 | \$3.87 |
| 80-84 | \$3.87 |
| 85-89 | \$3.87 |
| 90-94 | \$3.87 |
| 95-110 | \$3.87 |

Voluntary Dependent Life Rates per Unit

| | |
|----------------------|------|
| Child Voluntary Life | 0.90 |
|----------------------|------|

Rate Guarantee Period: 24 months

Rates are valid until 05-01-2010 and only for an effective date of 05-01-2010. Any change in census information, plan design or effective date will require rates to be recalculated.

Rate tables assume 20% employee participation and are subject to change based on actual participation.

Initial rates are based on the employee's age immediately prior to the Voluntary plan effective date.

Employee and spouse age updates will occur during the individual's birth month unless the employer requests a common anniversary date.

Rates assume that no individuals will be grandfathered.

The Non-Medical Issue Limits shown apply to employers with less than 100 eligible employees.

We will provide a formal proposal to any client requesting coverage. The formal proposal will describe the plan's benefits, exclusions, limitations and terms under which coverage can be continued or discontinued.

Rates assume association members will offer benefits to all full-time active employees.

Minimum participation at a single association firm is 2 employees.

Producer Licensing

All Sun Life Financial companies (SLF) require all producers using insurance quotes issued by the company for the purpose of soliciting, selling or negotiating insurance to be licensed both by the state where the prospective client is located and by any state where the solicitation, sale or negotiation of insurance occurs, if different. This requirement pertains to all forms of solicitation, sale or negotiation of insurance, including but not limited to, solicitation, sale or negotiation conducted in person, by telephone, by email, by fax or otherwise.

Producer Compensation

All Sun Life Financial companies (SLF) may pay the selling broker, agency, or third party administrator compensation for the promotion, sale and renewal of the products and services offered in this proposal. In addition to our standard compensation arrangements, we may make additional cash payments or reimbursements to selling brokers in recognition of their marketing and distribution activities, persistency levels and volume of business. We encourage brokers and their clients to discuss what commission or other compensation may be paid in connection with the purchase of products and services from the company.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states except New York. In New York, group insurance policies are underwritten by Sun Life Insurance and Annuity Company of New York (New York, NY). Group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.)* (Wellesley Hills, MA) in all states. Product offerings may not be available in all states and may vary depending on state laws and regulations.

*Formerly known as Genworth Life and Health Insurance Company.

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