

Sun Life is a global financial services organization with over 155 years of experience and a strong block of U.S. group insurance. Here are some of our financial highlights:

- ✓ Forbes Global 2000 leading companies: **#243 overall¹**
- ✓ Total assets under management: **US\$826.5 billion**
- ✓ Market capitalization: **US\$21.5 billion**
- ✓ Shareholder equity: **US\$16.2 billion**

A solid capital base

As regulated entities, Sun Life’s insurance companies are required to set aside sufficient assets (reserves and capital) to meet all of our financial commitments to our clients over the long term.

As of June 30, 2020, Sun Life Financial Inc.’s Life Insurance Capital Adequacy Test (LICAT) ratio is 146%, which is well above the regulatory minimum of 90%.

The insurance subsidiaries of Sun Life enjoy consistent financial strength ratings

Independent rating agencies place us among the highest-rated insurance companies operating in the United States.

Sun Life companies are rated for financial strength²

As of June 30, 2020	A.M. Best	Standard & Poor’s	Moody’s
Sun Life Assurance Company of Canada	A+ Superior	AA Very Strong	Aa3 High Quality
Sun Life and Health Insurance Company (U.S.)	A+ Superior	AA Very Strong	not rated

For our most recent financial ratings, please visit www.sunlife.com.

Sun Life provides financial strength you can count on. To learn more, call your Sun Life group representative.



1. “The World’s Leading Companies,” Forbes.com, July 2020.

2. Ratings and outlooks are subject to change without notice and are based on actions made by the rating agencies.

During a limited transition period, certain Assurant Employee Benefits products sold by Sun Life will continue to be issued by Union Security Insurance Company and Union Security Insurance Company of New York, insurance subsidiaries of Assurant, Inc. For the financial strength ratings of those companies, go to sunlife.com/aebratings. Prepaid dental companies, which provide prepaid dental benefits, are not rated for financial strength.

The Sun Life group of companies operates under the “Sun Life” name strictly as a marketing name, and no legal significance is expressed or implied. In the United States and elsewhere, insurance products are offered by members of the Sun Life group that are insurance companies. Sun Life Financial Inc., the publicly traded holding company for the Sun Life group of companies, is not an insurance company and does not guarantee the obligations of these insurance companies. Each insurance company relies on its own financial strength and claims-paying ability.

Group insurance policies are underwritten by Union Security Insurance Company (Kansas City, MO) (“USIC”), Sun Life Assurance Company of Canada (Wellesley Hills, MA) (“SLOC”) or by prepaid dental companies affiliated with SLOC and are administered by SLOC in all states except New York. In New York, group insurance policies are underwritten by Union Security Life Insurance Company of New York (Fayetteville, NY) (“USLICONY”) or Sun Life and Health Insurance Company (U.S.) (Lansing, MI) (“SLHICUS”) and are administered by SLHICUS. Product offerings may not be available in all states and may vary depending on state laws and regulations. For policies issued on USIC policy forms and administered by SLOC or issued on USLICONY policy forms and administered by SLHICUS, the applicable financial strength ratings are those of USIC and USLICONY. For the financial strength ratings of those companies, go to sunlife.com/aebratings.

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