



# Financially strong and committed to our Clients

**Sun Life has been serving Clients for 155 years, through crises and across continents.** We want to reassure you that Sun Life is a financially strong company, and we're here for our Clients during these challenging times.

The combination of our capital strength, diversified business model, and strong risk management practices gives us the solid foundation to weather this pandemic, as it's helped us stay steady throughout the years around the globe.

## Our strength is:

- **Our strong capital position.** We have a healthy level of capital to meet our financial commitments to Clients.
  - Sun Life Financial's Life Insurance Capital Adequacy Test (LICAT) ratio is 143%**— well above the supervisory target. (This is our LICAT ratio as of December 31, 2019.) 
  - The LICAT ratio measures a company's ability to meet its obligations.** Regulators use this ratio to review an insurer's financial condition. The minimum required is 90%.
- **Our strong balance sheet.** Our investment portfolio is high-quality and well diversified by asset types, sectors and ratings.
- **Our prudent risk management.** We employ a consistent and comprehensive approach to identifying, measuring, monitoring, and managing risk. A strong corporate risk culture is our foundation for growth.
- **Reflected in our ratings.** Rating agencies provide opinions on a company's financial strength and their ability to meet its responsibilities to their Clients. We're proud to say that Sun Life's ratings as a public life insurance company are among the best in North America. Our high ratings indicate that Sun Life is well prepared to meet its financial obligations to its policyholders, investors and shareholders. 

Learn more about Sun Life's [financial strength](#) and [detailed ratings](#).

## We're #SunLifeStrong and here to help

Nearly all of our U.S. employees are working from home during this pandemic, which helps ensure our well-being while we continue to serve our Clients. With an agile work approach in place for years, our employees have experience managing and collaborating virtually. We're even hiring new employees. 

From the beginning of this crisis, we've maintained our high service standards with no disruption to our business operations. We are providing ongoing updates about new legislation and modifying some of our administrative practices to make it easier for employers to pay premiums and help their employees keep their benefits. 

We're proud to say that we've donated C\$1 million globally to support communities impacted by the COVID-19 pandemic, with efforts that focus on health care, elder care and food security needs. [Read our press release](#) to learn more and see the [U.S. organizations we're helping](#).

**STRONG**  
#SunLifeSTRONG

We thank you for your unwavering commitment. Please don't hesitate to reach out if there is any information or support Sun Life can provide you.

Visit our website to learn more about how Sun Life is helping Clients during the COVID-19 pandemic: [www.sunlife.com/coronavirus](http://www.sunlife.com/coronavirus).



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