

SUN LIFE  
Long-Term  
Disability insurance



Safeguard your finances so you can focus on your health during a long-term absence from work.

Benefits provided by SunLife through AP Benefit Advisors



AssuredPartners  
BENEFIT ADVISORS



## Long-term Disability Insurance

Long-term disability insurance provides you with a monthly cash benefit—after your claim is approved—to help pay for everyday expenses if a covered disabling illness or injury takes you away from work for an extended time.



**Back injury**



**Serious illness**



**Heart attack**



**Cancer**



**Stroke**

# How much long-term disability insurance can you buy and when do benefits start/end?



66 2/3% of your income to a maximum of \$10,000 per month



180 days after injury or illness (Elimination Period)



Receive benefits for up to Social Security Normal Retirement Age

## Why should I buy this coverage?

- If you are a member of the sick bank, this LTD plan begins after the sick bank pays in full.
- This plan is guarantee issue, with no medical questions if applied for timely with hire date or open enrollment.
- For those with <5 or 10 years of service, this is your income protection if you become disabled. It takes time to become invested in the pension plan so this provides a safety net in case of a disability.

\*\*\* *This policy contains limitations and exclusions that may affect benefits.* \*\*\*

# Retro Disability Benefits<sup>®</sup>

When covered disabilities begin with immediate, acute, in-hospital care lasting 14 days or more, Sun Life pays Retro Disability benefits for the length of the Elimination Period.

Sun Life has paid over  
**\$8 million**  
 in Retro Disability  
 Benefits<sup>®</sup> since 2009.

<b>Policy:</b> 60% Benefit, 180-day EP	▶	<b>Employee salary:</b> \$50,000	▶	<b>Monthly benefit:</b> \$2,500 (\$50,000 x 60%)/12
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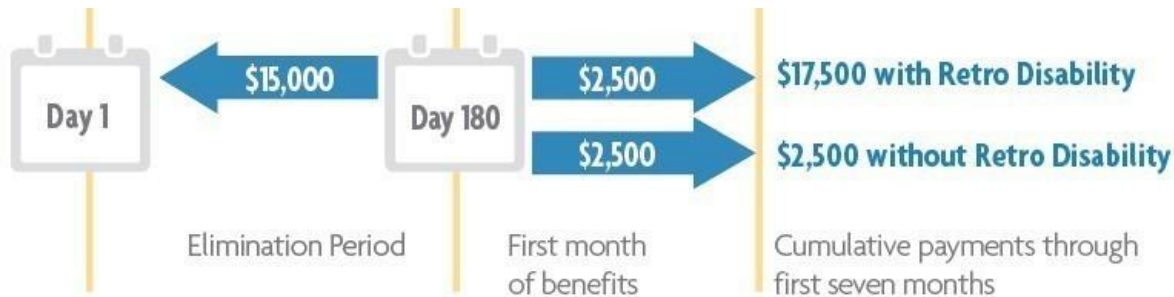


Illustration reflects the first claims payment after Elimination Period only. Not available in all states and may vary depending on state laws and regulations. This is a standard LTD benefit with no additional cost or application.