



GROUP AND VOLUNTARY BENEFITS

Benefit Profile

Better data. Smarter decisions. Stronger benefits.SM

The future of benefits decision making is relying more and more on the insights acquired from utilizing relevant data. We can help.

Our Benefit Profiles can save time and help you and your employee benefits broker:

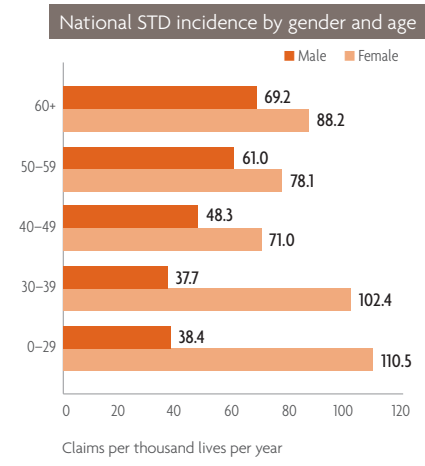
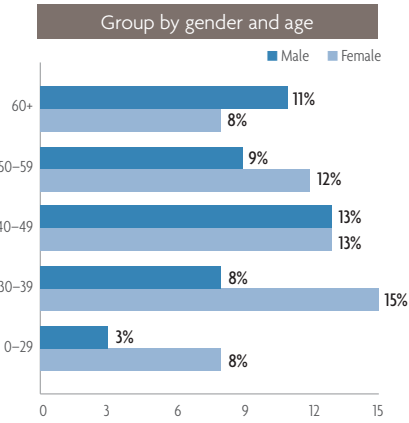
- 1. MATCH products to demographics**
Identify high-population segments and the incidence rates for various protection products
- 2. BENCHMARK against peers**
Gauge position relative to other employers in SIC range and region by comparing disability plan features to Group MarketShare data
- 3. EVALUATE buying patterns**
Identify employee segments that are not buying (or are not buying enough) and consider enrollment and communication strategies to increase education
- 4. CREATE plans that appeal to all employees**
Balance coverage with costs to ensure that plan options fit all income levels
- 5. COMPARE participation year to year**
Assess the impact of enrollment initiatives on participation results

Benefit Profile data attributes	
	Age
	Gender
	Income
	Participation
	Industry
	Region
	Incidence

Our sources of data include census files; plan design data from Group MarketShare, LLC; insights from our thought leadership studies; and employee benefits industry data from well-known sources—all compiled into one report.

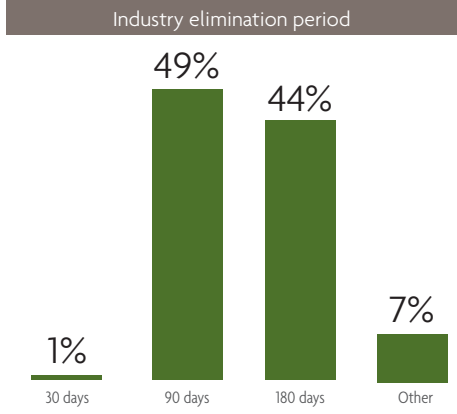


Sample visuals



Insight
This group has more females, especially among the younger ages. Incidence rates indicate that a short-term disability policy would be beneficial.

Source: Blue graph from Group census. Orange graph from Industry Averages from publically filed rate manuals, compiled by Smith Group. Assumes a 0/7-day STD Elimination Period.



Insight
This group can achieve disability plan cost savings by moving from a 90-day EP to a 180-day EP while still remaining competitive.

Source: All carriers partnering with Group MarketShare, LLC.

EXAMPLES PROVIDED ARE FOR ILLUSTRATIVE PURPOSES ONLY.

Call your broker to request a Benefit Profile today!



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1. Medical Expenditure Panel Survey. Insurance Component (MEPS-IC), accessed February 2014. Agency for Healthcare Research and Quality (AHRQ), http://meps.aahrq.gov/mepsweb/survey_comp/Insurance.jsp.

2. Bureau of Labor Statistics, "Employment Cost Index Historical Listing—Volume V, January 2014," p. 29, <http://www.bls.gov/web/eci/ecicois.pdf>.

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