



Annuities. Employee Benefits. Life Insurance.

Get to know Sun Life


Our commitment to making lives brighter

We're proud of how we make a difference

At Sun Life Financial, being responsible corporate citizens means making life brighter for the communities where we live and work.

Of course, we must focus on ensuring that our products and services help our customers achieve lifetime financial security.

And we're also deeply committed to:

- Giving back to our communities and to those in need
 - Supporting diversity
 - Empowering employees to be their best
 - Ensuring strong corporate governance
 - Influencing public policy
 - Working toward a sustainable future
- 



 **Bottom Line**

“Sun Life Financial has a profound impact on Bottom Line because they understand the power of a partnership that includes generous financial support, involvement by senior management and employees, and career opportunities for college students and college graduates in our program.”

—Greg Johnson, Executive Director, Bottom Line

Bottom Line was founded to help disadvantaged students get into college, graduate from college, and go far in life. The organization serves approximately 1,600 high school seniors and college students from Boston and Worcester, Massachusetts.

Giving back to our communities and to those in need

Through the years, Sun Life and our employees have supported hundreds of charities and causes that are in line with our corporate values and help to improve the lives of others.

Through corporate giving, we support key programs that provide direct services to those in need. Our focus has been on programs that empower through education, as well as programs that support the arts and culture or health-related initiatives.

Sun Life Rising Star Awards

The Sun Life Rising Star Awards program was developed to recognize and provide resources to at-risk high school students who are committed to furthering their education and to the nonprofit organizations that work on their behalf. In 2010, Sun Life awarded more than \$1 million in grants, scholarships, and financial education resources to both student and nonprofit organizational recipients. Please visit www.sunliferisingstar.com.





Building bikes for charity

Partnering with the Home for Little Wanderers, Sun Life employees from all business groups worked together at the 2011 National Sales Meeting to build 80 new safety-tested bikes for children in need.



The Boston Marathon® Jimmy Fund Walk

The year 2010 marked our 15th year as a corporate sponsor of the Boston Marathon's Jimmy Fund Walk, raising funds in support of the Dana-Farber Cancer Institute, a world-leading cancer center renowned for its advancements in the treatment of pediatric cancers.

Employee giving

Sun Life's employee donation and company matching program has benefited numerous non-profit community organizations. In 2010, nearly \$100,000 of employee donations were matched to over 300 organizations.

International disaster relief efforts

We supported disaster relief through the Sun Life Financial International Response Fund with the American Red Cross, helping the agency react to international disaster relief efforts, including recent disasters in the Philippines, Haiti, and Chile.

Sun Life—a founding member the Council for Disability Awareness (CDA)

The CDA is a nonprofit organization committed to informing and educating the American public about the widespread and growing frequency of disability, and the financial impact it can have.



Supporting diversity

At Sun Life, we value a culture of inclusion. We are committed to being an employer of choice where all employees can contribute at their highest level. Our recruitment policy is to review all job applicants on the basis of merit, qualifications, and competence, because we believe all people are entitled to equal employment opportunity.

We believe that the best ideas, service, and products come from a richly-diverse environment. Here are some examples of what we're doing to achieve this:

Emerging leaders

The Sun Life Rotational Leadership Development program encourages diversity in recruiting high-potential employees by reaching out to diverse student organizations at college campuses across the country.

GLBT-friendly employer award

We earned a rating of 100% in the 2010 Corporate Equality Index (CEI) for the third consecutive year. Administered by the Human Rights Campaign Foundation, the CEI recognizes U.S. businesses for their policies and practices pertaining to gay, lesbian, bisexual, and transgender employees.

Diversity in action

We employ a dedicated diversity consultant who works to support and anticipate the diverse needs of our customers, stakeholders, and employees. Our diversity steering committee includes employees and the organization's business leaders from a variety of diverse backgrounds.

“At Sun Life, our employee and client base includes members of many diverse cultures. We embrace the value of diverse minds, cultures, and perspectives.”

—Sean N. Woodroffe, Head of Human Resources, Sun Life Financial U.S.

Celebrating employees

Sun Life’s employee resource groups are internal volunteer affinity organizations created by and for employees. Each group creates a support base in the workplace while also contributing to the

community. Their mission is to increase awareness and to inspire diversity throughout the company by cultivating an inclusive environment that allows all employees to reach their highest potential. Our employee resource groups include Asian American Heritage Associa-

tion, Black Leadership Awareness Council, Gays, Lesbians and Others Building Equality, Hispanic Organization for Leaders and Achievers, and the Women’s Leadership Network.

Empowering employees to be their best

Sun Life’s training and professional development equip employees with the knowledge and skills to best serve our customers. Sun Life provides and encourages training, development, and growth opportunities. Employees can take advantage of both online and classroom training. We believe education increases an employee’s job proficiency and development, so we offer a tuition assistance program to eligible employees.

Global opportunities

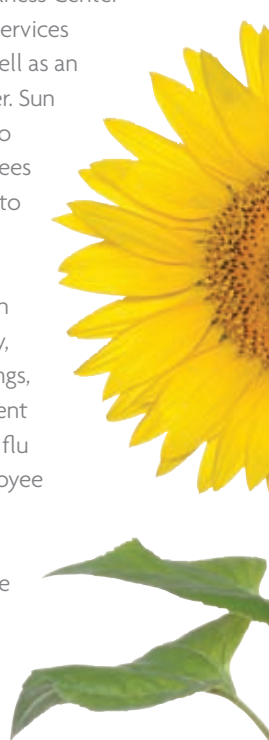
Sun Life offers its employees an international opportunity and global mobility resource center. The company’s growing international presence has created career opportunities and rotation programs that enable qualified employees to share talent, skills, and knowledge across various company locations.

Employee recognition

The Sun Life Impact Awards program recognizes individuals and teams for contributions that have a significant impact on the achievement of our business objectives. The program emphasizes a results-based culture focused on outcomes rather than activity.

Health and wellness programs

The employee Wellness Center offers a variety of services and programs, as well as an onsite fitness center. Sun Life is committed to supporting employees who are dedicated to choosing a healthy lifestyle with programs such as an annual wellness day, free health screenings, lifestyle improvement programs, seasonal flu shots, and an Employee Assistance Program for all employees and their immediate families to address personal issues.



As part of the company’s Industry Education program, Sun Life pays for the cost of insurance industry exams and awards a bonus for successful completion of exams and professional designation programs. The Life Office Management Association (LOMA) awarded Sun Life with its fifth consecutive Educational Achievement Award in 2009 for high participation levels in LOMA’s learning and development programs.



In recognition of our economic, environmental, and social performance. More on reverse side.

Ensuring strong corporate governance and influencing public policy

Our business is based on trust. Building trust and maintaining our reputation depends on the decisions we make, the values we maintain, our leadership strength, and the personal integrity of every employee. We are committed to helping customers secure their financial futures and take this responsibility very seriously. This is why we've developed, and adhere to, guidelines for strong and consistent governance throughout the organization.

A strong and independent Board of Directors regularly reviews its corporate governance processes and practices. Our risk management program includes disciplined processes to mitigate operational, market, and other risks.

Ethics, integrity, and our code of conduct

From our earliest beginnings, ethics and integrity have been cornerstones of the way we do business. They are part of why we have such a strong reputation, and why our employees are proud to work for us.

These qualities are embodied in our core values and in our Code of Business Conduct. Each year, all employees must provide assurance that they will continue to comply with the Code.



It's the way we do business, from acting fairly and professionally to avoiding conflicts of interest and maintaining employee and customer privacy.

Influencing public policy

Sun Life representatives are involved in educating public policy makers about important financial services issues, with a focus on the importance of products offered by life insurers to the American public. The goals of these efforts are to develop effective relationships with key legislators and regulators, and to advocate for legislative and regulatory proposals that will increase the availability of Sun Life's products and help serve our customers.

We belong to a wide range of influential industry associations focused on political, legislative, and regulatory developments at both the state and federal levels. We support the advocacy efforts of those trade associations, and many of our employees serve on working committees established by those associations.

The focus at the state level is on maintaining positive relationships with our key state insurance regulators.

The focus in Washington, D.C., is on monitoring the most significant threats and opportunities in Congress and developing good working relationships with key members of Congress. Sun Life's federal political action committee provides an opportunity for employees to contribute to the campaigns of legislators who support the life insurance industry.



Wes Thompson, President, Sun Life Financial U.S., with Congressman Barney Frank (D-MA). In October 2010, Frank spoke to Sun Life employees about financial services reform, the possibility of an Optional Federal Charter, Fannie Mae and Freddie Mac, rating agencies, and international financial issues.

"What's important is trust in our products and services and trust that we'll guide the company in a way that upholds the confidence of our customers, shareholders, and business partners around the world."

—Wes Thompson, President, Sun Life Financial U.S.

Get to know Sun Life Financial¹

We understand your need for financial independence and security throughout your life.

Count on us—and take advantage of our more than 145 years of consistent financial strength and a strong global presence.

Partner with us—and enjoy straightforward communications, simple business transactions, and timely service that addresses your needs.

Grow with us—and tap into our broad array of innovative solutions for you, your family, and your business.

As a leading provider of annuities, employee benefits, life insurance, and mutual funds, we are one of the oldest and largest financial services organizations worldwide.²



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1. The Sun Life Financial group of companies operates under the "Sun Life Financial" name. Sun Life Financial Inc., the publicly traded holding company for the Sun Life Financial group of companies, is not an insurance company. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. These insurance company subsidiaries offer products with guarantees that rely on the issuing company's financial strength and claims-paying ability.
2. Mutual funds are offered through MFS Investment Management.®

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“It is every man’s obligation to put back into the world at least the equivalent of what he takes out of it.” —Albert Einstein

2011

January

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Sun Life—working toward a sustainable future

Sustainability begins with reducing our environmental footprint. Here are some of the ways in which Sun Life does its part:

Employees in all office locations take advantage of teleconferencing, video conferencing, and web conferencing as alternative ways to bring people together. Sun Life promotes an employee rideshare program to encourage carpooling, provides bike racks for employees who ride to work, and facilitates the pre-tax purchase of subway and bus passes.

Offices make use of energy-efficient lighting that turns off when spaces are unoccupied and low-flow faucets to conserve water. We are committed to using paper from Forest Stewardship Council (FSC)-certified vendors. FSC is a special designation that ensures good forestry practices from forest to consumer, balancing logging needs with environmental protection and community rights.

Corporate green awards

Sun Life was recognized as one of the Global 100 Most Sustainable Corporations in the World at the 2011 World Economic Forum. This worldwide ranking honors corporations' holistic approach to managing stakeholder relationships.

In recognition of our economic, environmental, and social performance, Sun Life was selected for the third consecutive year as a member of the Dow Jones Sustainability Index North America for 2010–2011. We were one of only three life insurance companies included in the Index.

You can make a difference, too

You can help reduce your environmental footprint by recycling this calendar poster. Hang it in your office as a reminder that we can all do our part in so many ways.



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