

Rights of Creditors

Sun Life's main creditors are its suppliers. At Sun Life, we want to do business with suppliers that share our values – integrity, engagement, Client focus, excellence, value and innovation – and that can meet our business requirements.

Our Strategic Sourcing team identifies and evaluates potential suppliers, then negotiates with and contracts with them to efficiently and cost-effectively procure high-quality goods and services. We assess suppliers on the products and services they offer, as well as their demonstrated ability to meet our business needs.

We expect our suppliers to share our business values and to follow prudent business practices, including business integrity and the responsible treatment of individuals.

We engage with suppliers that share our commitment, as outlined in our Code of Business Conduct, to:

- Acting ethically and complying with applicable laws
- Following responsible business practices
- Following responsible employment practices and providing safe working conditions
- Caring for the community and the environment

We are committed to fair and open competition under the highest ethical standards when dealing with our suppliers. These standards – professionalism, honesty and integrity – are reflected in our Code of Conduct.

Sun Life periodically or when requested submit reports to its creditors on its financial condition through the published Audited Financial Statements and other Certifications issued by any of its duly authorized officers. The provision of the Annual Report or Audited Financial Report ensures the Creditors of the Company's financial soundness.

Sun Life also submits to the Securities and Exchange Commission and the Insurance Commission its audited Financial Statements and Annual Statement. As these become public documents once submitted to the regulators, the creditors of the company are also given access to these reports to apprise them of the Financial Condition or status of the Company thereby safeguarding their rights as creditors.

The Company also provides prompt and accurate reports of its financial standing to its creditors. It is the policy of Sun Life to protect the rights of its creditors by maintaining, at all times, the company's good credit standing. In furtherance thereof, the Company strictly observes contractual obligations, and regard fair and truthful disclosure and transparency of financial records and dealings of utmost importance to assure creditors of the Company's continued credit worthiness.

Moreover, the Company's risk based approach to business and adoption of good corporate governance practices further assures the creditors that the company is effectively managing its risks and is committed to sustaining the growth of the Company.