

Sun Life Assurance Company of Canada

Death Benefits Claim Packet



Section B: Claimant's Statement

Instructions

Return this completed form to the employer along with a certified copy of the Official Death Certificate.

Complete this form if benefits are legally payable to you as a beneficiary. You are a beneficiary if the insured designated you on his or her most recently dated enrollment or beneficiary designation form. When there is more than one beneficiary, each beneficiary must complete a separate form.

Please see page 8 for additional instructions if:

- The beneficiary is the estate of the insured
- The beneficiary is a trust
- The beneficiary is a minor
- The insured's death has been ruled accidental

1 Information About the Deceased

Please print clearly.

Employer's name		Group policy number	
Employee's name (first, middle initial, last)	<input type="checkbox"/> M <input type="checkbox"/> F	Social Security number	Date of birth (m/d/y)
Deceased's name (first, middle initial, last)	<input type="checkbox"/> M <input type="checkbox"/> F	Social Security number	
Date of birth (m/d/y)	Relationship		

2 Information About the Beneficiary

For individuals, enter your Social Security number or IRS Individual Taxpayer Identification number. For other entities, enter Employer Identification Number.

Name of beneficiary (first, middle initial, last) or estate		Date of birth (m/d/y)	Relationship
Social Security number or Tax Identification number		Telephone number	
Address of beneficiary or estate	City	State	Zip code

I certify that the statements made in sections 1 and 2 above are true and complete

Signature of beneficiary or estate representative X	Date (m/d/y)
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3 Information About the Accidental Death (only if applicable)

To be completed by the beneficiary.

1. Did the accidental death occur at least 100 miles from the employee's principal place of residence?..... Yes..... No
2. Did the accidental death occur while the employee was traveling on business for the employer?..... Yes..... No
3. Are there any children of the employee in the 12th grade or currently enrolled in an accredited post-secondary institution of higher learning?..... Yes..... No
4. Did any family member incur any bereavement counseling expenses?..... Yes..... No

Continued on next page

4 Method of Payment

You may choose to receive the life insurance benefit in a lump sum check or by having it paid into a Sun Life Financial Benefit Account.

The Sun Life Financial Benefit Account is an interest bearing account provided free of charge on eligible life insurance benefits that provides you with immediate access to the benefit proceeds. You simply write a check for all, or a portion, of the proceeds. You may not make deposits to the Sun Life Financial Benefit Account.

The Sun Life Financial Benefit Account is available to all individual beneficiaries who will receive a benefit of \$10,000 or more. If the beneficiary is a corporation, trust, or a guardian of a minor, or the benefit is less than \$10,000, the benefit will be paid by check.

If the beneficiary is a minor and no guardian of the minor's estate has been appointed, we will pay the benefit into a Sun Life Financial Benefit Account. The Sun Life Financial Benefit Account is immediately available to the guardian of the minor's estate once the guardian has been appointed and to the minor once he or she reaches the age of majority.

Please indicate your choice below. **If no selection is made, benefits of \$10,000 or more will be paid to a Sun Life Financial Benefit Account. (For Maryland residents, if no election is made, payment will be made by check.)**

- I elect the Sun Life Financial Benefit Account
 I elect a check

Sun Life Financial Benefit Account Settlement Option Features

Interest Rate

Once the account has been established, the beneficiary will receive a variable interest rate established by Sun Life Assurance Company of Canada. For current interest rate information, you may call, 1-800-225-3950, ext. 6930. In Massachusetts, call 1-800-342-3936, ext. 6930.

Monthly Statements

Beneficiaries will receive monthly statements around the 20th day of each month. Cancelled checks will not be returned with monthly statements, however copies can be obtained for a charge by calling the Sun Life Financial Benefit Account toll-free number, 1-800-225-3950, ext. 6930. In Massachusetts, call 1-800-342-3936, ext. 6930.

Interest Accrual

The account will be credited with interest earned on the 20th day of each month. Prior to the 20th, interest accrued but not applied will be unavailable to the beneficiary. Checks can only be written for the amount of accrued interest credited to the account.

Minimum Check Amount

The minimum check size is \$250.00.

Minimum Account Balance

The minimum account balance is \$250.00. If the account balance falls below \$250.00, it will be automatically closed at the end of the monthly accounting cycle and a check for the balance will be issued to the beneficiary.

Closing an Account

To close an account, a check should be written for the existing account balance once all outstanding checks have been deducted. The beneficiary should not try to estimate accrued interest. Any miscalculation in the amount of interest accrued, or attempting to cash a check for interest not yet credited, may result in a check being returned for insufficient funds.

1099 Interest Form

Interest earned on the account may be taxable. You will receive a Federal Form 1099 at year end for the interest earned on proceeds credited to a Sun Life Financial Benefit Account. If you have concerns regarding tax issues, we suggest that you consult with your financial advisor or attorney.

Continued on next page

5 Certifications and Signature

The IRS does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Cross out item 2 if the IRS has notified you that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

Under penalties of perjury, I certify that

1. the Tax Identification Number shown above is correct; and
2. I am not subject to backup withholding because
 - a. the IRS has not notified me that I am subject to backup withholding as a result of my failure to report all interest or dividends; or
 - b. the IRS has notified me that I am no longer subject to backup withholding.

I certify that the above statements are true and complete.

Signature X	Date (m/d/y)
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6 Additional Instructions

If the Beneficiary is the Estate	<p>In some cases, life insurance may be payable to the insured's estate. The employer's Group Policy specifies the situations under which benefits are payable to the estate.</p> <p>Payment of the life insurance benefits in these cases will be made to the executor or administrator of the estate. The executor or administrator is appointed by a probate court and is responsible for managing the insured's estate. Please note that a person named as the executor or administrator in the insured's last will & testament must be appointed by the court before payment can be made. The executor or administrator of the estate should complete the Claimant's Statement and provide a certified copy of the Letters Testamentary or Letters of Administration issued by the probate court. The estate tax identification number (not the Social Security number) is required on the Claimant's Statement.</p>
If the Beneficiary is a Minor	<p>If the beneficiary is a minor and does not have a guardian of his or her estate, we can pay a life insurance benefit to an adult member of the minor's family up to the limit of your state's Uniform Transfers to Minors Act (UTMA).</p> <p>For benefits greater than the state UTMA limit, we will pay the benefit to a court appointed guardian of the minor's estate. The guardian must provide us with a certified copy of the court document appointing the guardian and must complete and sign the Claimant's Statement as guardian. The guardian should enter the minor's Social Security number and date of birth on the Claimant's Statement.</p> <p>If no guardian of the minor's estate is appointed, we will pay the benefit into a Sun Life Financial Benefit Account. The Sun Life Financial Benefit Account is immediately available to the guardian of the estate once the guardian has been appointed and to the minor once he or she reaches the age of majority.</p>
If the Beneficiary is a Trust	<p>After Sun Life Assurance Company of Canada receives notice that the beneficiary of a policy is a Trust, we will prepare and send a Verification of Trust form to be completed by the Trustee and returned for file. We will also accept a certified copy of the Trust documents. The trustee should complete the Claimant's Statement. The trust's Tax Identification Number, (not the Social Security number), is required on the Claimant's Statement. Please provide copies of trust document.</p>
If the Insured Died Accidentally	<p>When the insured's death is the result of an accident, accidental death benefits may be payable if:</p> <ul style="list-style-type: none"> • The Group Policy and employee class contain accidental death benefits • The cause of death is "accidental" as defined under the Group Policy • The Policy exclusions do not apply (please refer to the Group Policy) <p>The official police or emergency technician report of the accident must be furnished to determine if accidental benefits are payable. If a toxicology test is administered, the official results of the test must be provided. If no toxicology test was administered, we will need a letter from the Medical Examiner or admitting hospital or coroner confirming that. We may need other information or reports to determine if the death is accidental under the terms of the Policy.</p>

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Death Claim Packet



Section C: Authorization

Authorization to Obtain and Disclose Information

Return to:
Sun Life Assurance
Company of Canada
One Sun Life Executive
Park, SC 4375
P.O. Box 81100
Wellesley Hills, MA 02481

I HEREBY AUTHORIZE any clinic, healthcare or other medical facility, healthcare provider, hospital, medical practitioner, pharmacy, police department, and medical examiner's office or coroner's office to furnish or release (verbally or in writing), or otherwise make available to Sun Life Assurance Company of Canada, or its authorized representatives, all medical and non-medical information in its possession about _____. Medical information includes but is not limited to toxicology reports, other medical test results, any of which contain any diagnosis information including, but not limited to drugs, alcohol, substance abuse, mental nervous conditions, HIV or ARC, or AIDS, or any other illness or cause. Non-medical information includes, but is not limited to disability, employment earnings and history, financial, credit history, insurance benefits, claims or coverage, occupational duties and traffic/accident reports.

I UNDERSTAND, that any information acquired pursuant to this AUTHORIZATION will be used by Sun Life Assurance Company of Canada to determine eligibility for insurance benefits under claims submitted to it, to verify representations made in an insurance application, or for any other lawful purpose.

I FURTHER UNDERSTAND that by executing this Authorization, I waive the right for such information to be privileged.

I AGREE that this Authorization shall be valid for two and one-half years from the date shown below and that a photocopy of this Authorization shall be effective and valid as the original.

Print name of Beneficiary or Personal Representative	Group policy number
Signature of Beneficiary or Personal Representative X	Date
Name of employee	
Policyholder name	