

2024 Broker Compensation program¹

We understand the vital contribution you make to Sun Life’s success. We seek brokers who deliver outstanding production, and we want to reward you for your efforts.

How we calculate your commissions

The 2024 Broker Compensation Program applies to new business with effective dates after January 1, 2024. We calculate group commissions by product line. Upon request, we can pay a flat-scale commission on all product lines.

How we pay your commissions

We pay commissions monthly based on the actual premium received, as long as the policy remains active with Sun Life.

Our standard commission scales

Standard Group Life, including Optional Life, AD&D, and Dependent Life

Annual premium	Commission rate
First \$5,000	12.00%
Next \$5,000	9.00%
Next \$15,000	6.00%
Next \$25,000	4.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Over \$250,000	0.25%

NY PFL

Annual premium	Commission rate
First \$10,000	5.00%
Next \$15,000	3.75%
Next \$25,000	2.50%
Next \$50,000	1.00%
Next \$150,000	0.50%
Next \$250,000	0.25%

Standard Group Short-Term Disability, MA PFML, CT PFML, WA PFML, NY DBL, CO PFML and OR PFML

Annual premium	Commission rate
First \$10,000	10.00%
Next \$15,000	7.50%
Next \$25,000	5.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Next \$250,000	0.50%

Standard Group Long-Term Disability

Annual premium	Commission rate
First \$15,000	15.00%
Next \$10,000	10.00%
Next \$25,000	5.00%
Over \$50,000	1.00%

Standard SunAdvisor® (2+ lives) Full Service Advice to Pay and Advice Plus

Annual fee	Commission rate
First \$10,000	5.00%
Over \$10,000	2.50%

Dental and Vision 10% graded commission scale

Annual Premium	Commission %
First \$5,000	10.00%
Next \$15,000	7.25%
Next \$30,000	4.00%
Next \$50,000	2.00%
Next \$150,000	1.00%
Over \$250,000	.50%

Group Voluntary Benefits

	Commission rate
Voluntary Life	15.00%
Voluntary STD	15.00%
Voluntary STD Issue Age	Up to 30.00% first year & renewal OR 65.00% first year and 10% renewal*
Voluntary LTD	15.00%

* at the member level

Case specific Stop-Loss (35+ lives)

Commission rate	10.00%
-----------------	--------

Standard Accident, Cancer, Critical Illness²

Commission rate	Up to 30.00% first year & renewal OR 65.00% first year & 10.00% renewal*
-----------------	--

* at the member level

Standard Hospital Indemnity

Commission rate	Up to 25.00% first year & renewal OR 55.00% first year & 10.00% renewal*
-----------------	--

* at the member level

To learn more, call your local Sun Life
Employee Benefits Representative.

1. Some state variations apply.

2. In CA and CT, "Critical Illness" is referred to as "Specified Disease."

The 2024 Broker Compensation program applies to new business in all states with effective dates after January 1, 2024, underwritten by Sun Life and Health Insurance Company (U.S.) and Sun Life Assurance Company of Canada (collectively "Sun Life.")

The 2024 Broker Compensation programs and commission scales are subject to change without advance notice. All decisions regarding payment of commissions are made by the underwriting insurance company and are final. **Upon request and on a case-by-case basis, the underwriting insurance company may pay a commission rate that is higher than the standard commission rate. The decision to pay a higher rate will be at the underwriting insurance company's sole discretion and will be subject to state approvals and regulatory requirements.** Brokers must be properly licensed to sell insurance and be appointed with Sun Life and Health Insurance Company (U.S.) or Sun Life Assurance Company of Canada for products underwritten by those companies to receive payment under their respective programs. We encourage brokers and their clients to discuss what commissions or other compensation may be paid in connection with the purchase of our products and services.

To ensure accurate and timely commission payments, the policyholder is required to submit a completed premium statement with payment on or before the premium due date each month. To speed processing, we encourage the policyholder to write the group policy number(s) on the check.

PRODUCER USE ONLY

© 2024 Sun Life Assurance Company of Canada, Wellesley Hills, MA 02481. All rights reserved. The Sun Life name and logo are registered trademarks of Sun Life Assurance Company of Canada. Visit us at www.sunlife.com/us.

GCMPL-6911-d

#1295669248 03/24 (exp. 03/25)