

**Sourcewell Life and Disability Program
MARKETING DISCRETION**

Sun Life Proposed Program				
Basic Life/AD&D				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	24 months	24 months	24 months	
Short Term Disability (Non-Contributory)				
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	15%	10%	5%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	24 months	24 months	24 Months	
Long Term Disability (Non-Contributory)				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	15%	10%	10%	Standard discount not applicable
Discount - Renewal Rates	20%	15%	15%	
Rate Guarantee	24 months	24 months	24 months	
Voluntary Life/AD&D				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	Match current rates			Standard discount not applicable
Current Rate Discount Relation to Manual Rates				
Discount - Renewal Rates	24 months			
Rate Guarantee				
Voluntary Short Term Disability				
Eligible Employees	Less than 100	100 - 200	200 - 500	Over 500
Discount - Current Rates	Match current rates			Standard discount not applicable
Current Rate Discount Relation to Manual Rates				
Discount - Renewal Rates	24 months			
Rate Guarantee				24 months
Voluntary Long Term Disability				
Eligible Employees	Less than 100	100 - 500	500 - 1,000	Over 1,000
Discount - Current Rates	Match current rates			Standard discount not applicable
Current Rate Discount Relation to Manual Rates				
Discount - Renewal Rates	24 months			
Rate Guarantee				
Performance Guarantees				
	Yes			
	Customer Service: returned telephone calls, response to letters and e-mails within 24 business hours Claims Service: 100% accuracy with claims processed within 10 business days of receiving complete documentation Overall Satisfaction: if for any reason customers are not satisfied with any aspect of service Sun Life will provide a refund as a percentage of premium			