

In the U.S., Sun Life is one of the largest providers of employee and government benefits, serving more than 50 million members in 50 states and Washington, D.C. We employ nearly 8,300 employees in the United States, including associates in our partner dental practices and affiliated companies in asset management.

Sun Life has been operating in the U.S. since 1895. Our group products and services are distributed through more than 32,000 independent brokers and benefits consultants, supported by approximately 175 sales representatives around the country. We also provide Medicaid and Medicare Advantage dental products and services through our DentaQuest business.

Sun Life U.S. industry rankings

- Top ten group life and disability benefits provider including the leading turnkey disability provider in the U.S.¹
- Largest independent stop-loss provider in the U.S.²
- 2nd largest dental provider in the U.S. with approximately over 37 million members³
- Largest Medicaid dental benefits provider⁴

Sun Life U.S. products and services

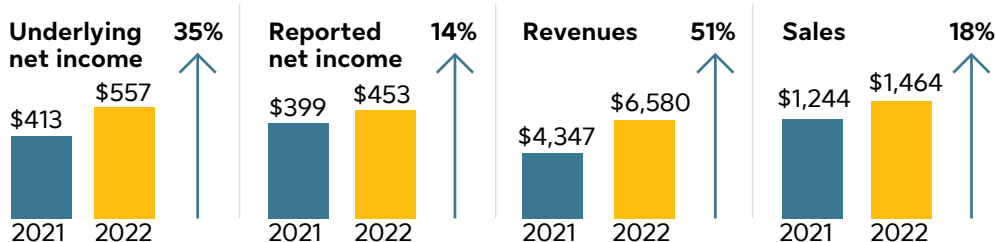
- Life Insurance
- Short- and Long-term Disability
- Supplemental Health
- Absence and Leave Management
- Healthcare Navigation
- Medical Stop-Loss
- Dental & Vision
- Government Dental programs
- Turnkey reinsurance solutions
- Mental and Behavioral Health
- Digital and AI capabilities

Sun Life U.S. business snapshot

Health and Risk Solutions	<ul style="list-style-type: none"> • Serving self-funded employers, their employees and families • Healthcare navigation through PinnacleCare • Group captives; Collective Health partnership • Clinical 360 claim analysis and cost containment program utilizing data analytics and clinical expertise • Serving health plans and insurance providers with turnkey solutions for stop-loss through FullscopeRMS
Group Benefits	<ul style="list-style-type: none"> • Serving small, middle market, and large employers, employees and their families • Dedicated National Accounts team • Virtual mental health and clinical support programs with AbleTo and Goodpath • Return-to-work services, including clinical intervention, vocational rehabilitation and accommodations • Commercial group dental network includes more than 130,000 unique providers; Teledentistry.com services • Serving health plans and insurance providers with turnkey solutions for disability, absence management, and supplemental health through FullscopeRMS
DentaQuest	<ul style="list-style-type: none"> • Serving individuals, families and provider partners around the country • Largest provider of Medicaid and Medicare Advantage dental benefits • Supports more than 80 dental practices in the U.S. • Teledentistry partnership • Preventistry® model prioritizes access to quality care with focus on underserved communities
In-Force Management	<ul style="list-style-type: none"> • Closed block, serving individuals • Covers approximately 85,000 individual life insurance policies

2022 Sun Life U.S. financial highlights

(US\$ millions)



Diversity, Equity and Inclusion

Sun Life U.S. fosters an inclusive culture where everyone can bring their authentic selves to work. We are committed to strengthening diversity, equity and inclusion in our workforce, reflecting the communities where we live, work and do business.

Our **Inclusion Networks** are voluntary, employee-led groups that provide personal and professional development opportunities, engage in community partnerships and events, and play an important role in maintaining a culture of inclusion within the organization:

- Asian American Heritage Association (AAHA)
- Black Excellence Alliance (BEA)
- BrightWomen
- DiversAbility
- Hispanic Organization for Leaders & Achievers (HOLA)
- Sun Life Pride

Allies Acting for Change (AAC) is a cross-functional team of employees that operates as an extension of senior leadership. AAC meets throughout the year to assess business practices and recommend actions to make lasting progress on DE&I. The AAC's recommendations have resulted in more inclusive hiring and retention practices, and curated career coaching for Black and other professionals of color.

Sun Life U.S. DE&I professional partnerships include:

- CEO Action for Diversity & Inclusion
- International Association of Black Actuaries
- National African-American Insurance Association

Philanthropy and Community Engagement

We focus on programs and partnerships that aim to address health inequity in underserved communities, broaden access to health services and help people live healthier lives. Programs are focused on support for diabetes, nutrition, oral health, mental health and youth development.

The **Sun Life Team Up Against Diabetes** grant program allows us to directly support organizations around the country that provide health services, educational programs, nutrition access and fitness support to their local underserved and at-risk communities.

The **DentaQuest Health Equity Heroes** program recognizes dental providers who are disruptors championing change in health systems to improve equitable access to oral healthcare, supporting the country's most vulnerable communities.

Sun Life U.S. community partnerships include:

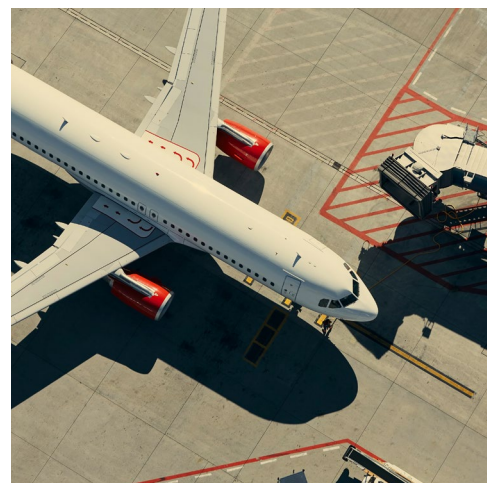
- American Diabetes Association
- America's ToothFairy: National Children's Oral Health Foundation
- Bentley University
- Black Mental Health Alliance
- Boston Celtics
- Boston Children's Museum
- Boys and Girls Club of Greater Kansas City
- Embrace Boston
- Hartford Yard Goats
- LGBTQ Legal Advocates & Defenders (GLAD)
- Kansas City AIDS Service Foundation
- Kansas City Royals
- Maine Celtics
- NAACP
- National Alliance on Mental Illness
- St. Jude Children's Research Hospital
- United Way
- YMCA



Sun Life Global

Sun Life is a leading international financial services organization providing asset management, wealth, insurance and health solutions to individual and institutional Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2023, Sun Life had total assets under management of C\$1.33 trillion.

[View the full Sun Life 2022 Annual Report.](#)



Our four-pillar strategy

AM

A global leader in both public and alternative asset classes through MFS and SLC Management

CAN

A leader in insurance and asset management

US

A leader in health and benefits

ASIA

A regional leader focused on fast-growing markets

1.LIMRA 2021 Annual Sales & In-force Reports for Group Life & Disability. Long-term disability results exclude reserve buy outs. Group Term Life, long-term disability and short-term disability results exclude business sold through associations; includes BIF managed by Sun Life for insurance carrier partners.

2.Ranking compiled by Sun Life based on data contained in the 2021 Accident and Health Policy Experience Report from the National Association of Insurance Commissioners ("NAIC"). An independent stop-loss carrier is defined as a stop-loss carrier that does not also sell medical claim administration services.

3.Based on number of members as of December 31, 2021. Ranking based on data disclosed by competitors.

4.Based on membership numbers as of September 2022, calculated using publicly available data from state Medicaid agencies and other sources, and information disclosed by competitors.

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