

SERFF Tracking Number: SNLF-126880548 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada State Tracking Number: 47240
Company Tracking Number: 2010 PORTABILITY
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life
Project Name/Number: 2010 Portability/

Filing at a Glance

Company: Sun Life Assurance Company of Canada

Product Name: Group Term Life

TOI: L04G Group Life - Term

Sub-TOI: L04G.500 Other

Filing Type: Form

SERFF Tr Num: SNLF-126880548 State: Arkansas

SERFF Status: Closed-Approved-
Closed State Tr Num: 47240

Co Tr Num: 2010 PORTABILITY

Authors: James Crowley, Sandra
Silcott, Lori Chilcote, Pauline
Michaud, Ellen Thibodeau, Linda
Murphy, Frank Jancura

Date Submitted: 11/08/2010

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 11/10/2010

Disposition Status: Approved-
Closed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: 2010 Portability

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 11/10/2010

Deemer Date:

Submitted By: Lori Chilcote

Filing Description:

November 8, 2010

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Small and Large

Group Market Type: Discretionary

Explanation for Other Group Market Type:

State Status Changed: 11/10/2010

Created By: Lori Chilcote

Corresponding Filing Tracking Number:

Department of Insurance

Re: Sun Life Assurance Company of Canada

NAIC # 80802-549 FEIN # 38-1082080

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Group Certificate Forms: 010C-LH-PT and 010C-LH-PT-T

Dear Sir or Madam:

The above forms are being submitted for your review and approval. They are new forms and do not replace any forms previously approved by your department. These forms will be used with previously approved form 07C-LH-PT.

These forms have been developed to facilitate the rewriting of various group insurance coverage from Sun Life and Health Insurance Company (U.S.) ("SLHIC") to Sun Life Assurance Company of Canada ("SLOC") without a disruption in benefits or services. This action has been necessitated by the sale of Genworth Financial's Employee Benefits Group business, including SLHIC (f/k/a Genworth Life and Health Insurance Company) to Sun Life Financial on May 31, 2007.

Form 010C-LH-PT amends the certificate that provides portability of group term life and AD&D insurance for former employees and dependents to allow portability coverage to a former employee and dependent(s) who have the right to elect portability coverage under a group policy issued by Sun Life and Health Insurance Company (U.S.) an affiliated company of Sun Life Assurance Company of Canada.

Form 010C-LH-PT-T will be used with the rewriting of insureds that have portability coverage under a group policy issued by SLHIC and are reissued portability coverage under a group policy issued by SLOC. With respect to the cases being rewritten, SLHIC coverage will terminate and SLOC coverage will commence without an interruption of coverage to the individual insureds.

There is no change to the rates on file for SLOC as a result of this filing.

The forms submitted are in final print form, subject only to minor variations in color, paper stock, duplexing, shading, fonts and positioning. Variable items are indicated by brackets or underline. An explanation of the variable items is included.

Attached to this filing are any applicable state required fees, transmittal forms, and certifications.

If you have any questions or comments regarding this submission, please contact me at:
(860) 737-1310, or email me at: James.Crowley@sunlife.com.

Sincerely,

James Crowley
Senior Consultant
State Filing, W455

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Product Name: Group Term Life
Project Name/Number: 2010 Portability/
 Tel (Toll Free): 1-800-451-2513, ext 1310
 Fax: 1-860-737-6598

Company and Contact

Filing Contact Information

James Crowley, Compliance Consultant James.Crowley@sunlife.com
 175 Addison Road 800-451-2513 [Phone] 1310 [Ext]
 P.O. Box 725 860-737-6598 [FAX]
 Windsor, CT 06095-0725

Filing Company Information

Sun Life Assurance Company of Canada CoCode: 80802 State of Domicile: Michigan
 175 Addison Road Group Code: 549 Company Type:
 Windsor, CT 06095 Group Name: State ID Number:
 (860) 737-1000 ext. [Phone] FEIN Number: 38-1082080

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: 2 forms x \$50 each = \$100
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada	\$100.00	11/08/2010	41646701

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/10/2010	11/10/2010

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Disposition

Disposition Date: 11/10/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variability		Yes
Form	Certificate Endorsement		Yes
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Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	010C-LH-PT	Certificate	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.200	010C-LH-PT.pdf
	010C-LH-PT-T	Certificate	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.600	010C-LH-PT-T.pdf

Effective ¹[January 1, 2011], this Endorsement is made part of the Certificate to which it is attached.

The definition of Qualifying Group Life Policy in the DEFINITIONS section is changed to read:

Qualifying Group Life Policy means the policy of Group Life insurance, issued by Sun Life or an affiliated insurance company, which included the right to apply for coverage under this policy on termination of employment.

SUN LIFE ASSURANCE COMPANY OF CANADA

² [*Donald A. Stewart.*]

²[Donald A. Stewart, Chief Executive Officer]

Effective ¹[October 1, 2010], this Endorsement is made a part of the Certificate to which it is attached.
For the purposes of this Endorsement:

Prior Policy means the group policy issued by Sun Life and Health Insurance Company (U.S.). Prior to December 1, 2007, Sun Life and Health Insurance Company (U.S.) was known as Genworth Life and Health Insurance Company. Prior to March 24, 2006, Genworth Life and Health Insurance Company was known as GE Group Life Assurance Company. And prior to January 1, 2001, GE Group Life Assurance Company was known as Phoenix American Life Insurance Company.

This Policy means the Group Policy issued by Sun Life Assurance Company of Canada.

The following provisions apply to an Insured Person who was covered under the Prior Policy on the day before the effective date of This Policy:

1. Any representation made for the purposes of obtaining or continuing insurance under the Prior Policy shall be deemed to have been made also for the purposes of obtaining insurance under This Policy. However, for the sole purpose of applying the incontestability provision, the effective date of the Insured Person's coverage under the Prior Policy shall be deemed the effective date of the Insured Person's coverage under This Policy.
2. Any request, election, designation of beneficiary or assignment made under the Prior Policy which continued in effect under such policy through ¹[September 30, 2010] shall be deemed to have been made under This Policy as of the time originally made under the Prior Policy to take effect under This Policy as of ¹[October 1, 2010].
3. Any uninterrupted period of time continuing through ¹[September 30, 2010] during which insurance was in force under the Prior Policy with respect to any person, shall be deemed included in the period of time insurance for said person was in effect without interruption under This Policy.
4. In no event will any benefit be payable under This Policy which duplicates any benefit payable under the Prior Policy.

SUN LIFE ASSURANCE COMPANY OF CANADA

² [*Donald A. Stewart.*]

²[Donald A. Stewart, Chief Executive Officer]

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Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

AR Flesch certification.pdf

Item Status: **Status**
Date:

Satisfied - Item: Statement of Variability

Comments:

Attachment:

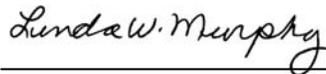
Statement of Variability.pdf

CERTIFICATION

This is to certify that the Form Numbers listed below have achieved the following Flesch Reading Ease Scores and comply with the requirements of Arkansas Stat. Ann. §§66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

<u>Form Number</u>	<u>Flesch Readability Score</u>
010C-LH-PT	51.2
010C-LH-PT-T	50.6

SUN LIFE ASSURANCE COMPANY OF CANADA



Linda W. Murphy
Associate Director

October 29, 2010

Statement of Variability

Forms: 010P-LH-PT, 010P-LH-PT-T, 010C-LH-PT and 010C-LH-PT-T

The [bracketed] material is intended to be illustrative and variable to reflect the requirements of individual policyholders.

Number	Variation
1	Dates will be specific to each individual policyholder
2	Officer signature and title may vary to reflect future changes