

SERFF Tracking Number: SNLF-128206179 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada State Tracking Number:
Company Tracking Number: DEP DEFINITION - 2012
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life
Project Name/Number: Dep Definition - 2012/

Filing at a Glance

Company: Sun Life Assurance Company of Canada

Product Name: Group Term Life SERFF Tr Num: SNLF-128206179 State: Arkansas

TOI: L04G Group Life - Term SERFF Status: Closed-Approved- State Tr Num:
Closed

Sub-TOI: L04G.500 Other Co Tr Num: DEP DEFINITION - State Status: Approved-Closed
2012

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Margaret Carvalho, Disposition Date: 04/10/2012

Thomas Miele, Christopher
McAuliffe, Pat Squillacioti, Marion
Pagluica, Lori Chilcote, Pauline
Michaud, Ellen Thibodeau, Linda
Murphy, Stacy Amos

Date Submitted: 04/03/2012 Disposition Status: Approved-
Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Dep Definition - 2012

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 04/10/2012

State Status Changed: 04/10/2012

Deemer Date:

Created By: Lori Chilcote

Submitted By: Lori Chilcote

Corresponding Filing Tracking Number:

Filing Description:

RE: Sun Life Assurance Company of Canada

NAIC #80802

Group Policy and Certificate Forms Filing

SERFF Tracking Number: SNLF-128206179 State: Arkansas
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Forms: 12P-LH-DEP-END, Policy Endorsement
12C-LH-DEP-END, Certificate Endorsement
93P-LH-DEF.7, Policy Definition Insert Page
93C-LH-DEF.7, Certificate Definition Insert Page
93P-LH-DEF.8, Policy Definition Insert Page
93C-LH-DEF.8, Certificate Definition Insert Page
12P-ADD-DEP-END, Policy Endorsement
12C-ADD-DEP-END, Certificate Endorsement
98P-ADD-DEF.1, Policy Definition Insert Page
98C-ADD-DEF.1, Certificate Definition Insert Page

Dear Sir or Madam:

The forms listed above are being submitted for your review and approval. These forms are new and do not replace any forms previously approved by your department.

Endorsement forms 12P-LH-DEP-END and 12C-LH-DEP-END, and Insert Pages 93P-LH-DEF.7, 93C-LH-DEF.8, 93P-LH-DEF.8, and 93C-LH-DEF.8 will be used initially with our Group Policy and Booklet (Certificate) forms 93P-LH and 93C-LH, previously approved by your department on 1/3/1993.

Endorsement forms 12P-ADD-DEP-END and 12C-ADD-DEP-END, and Insert Pages 98P-ADD-DEF.1, and 98C-ADD-DEF.1 will be used initially with our Group Voluntary AD&D Policy and Booklet (Certificate) forms 98P-ADD and 98C-ADD approved by your Department on 7/1/1998.

We are amending the definition of Dependent to accommodate the requirements of the Affordable Care Act, and expand Dependent offerings.

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

The [bracketed] material is intended to be illustrative and variable to accommodate the requirements of individual policyholders. Statements of Variability are enclosed. Language may be changed to reflect benefits mandated by your state laws or regulations or federal legislation.

These forms have been submitted to Michigan, the domicile of Sun Life Assurance Company of Canada, and are pending approval. We can notify you when we receive approval, if required.

We request your approval of the enclosed forms. If you have any questions or comments regarding this submission,

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 Product Name: Group Term Life
 Project Name/Number: Dep Definition - 2012/
 please contact me.

Sincerely,
 Patricia Squillaciotti

State Narrative:

Company and Contact

Filing Contact Information

Patricia Squillaciotti, Compliance Consultant Patricia.Squillaciotti@sunlife.com
 One Sun Life Executive Park 800-432-1102 [Phone] 4788 [Ext]
 Wellesley Hills, MA 02481 781-416-3970 [FAX]

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: \$500.00
 Retaliatory? No
 Fee Explanation: \$50 per form x 10 forms = \$500
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada	\$500.00	04/03/2012	57676590

SERFF Tracking Number: SNLF-128206179 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/10/2012	04/10/2012

SERFF Tracking Number: SNLF-128206179 *State:* Arkansas
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Disposition

Disposition Date: 04/10/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SNLF-128206179 State: Arkansas
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Explanation of Variables		Yes
Form	Policy Endorsement		Yes
Form	Certificate Endorsement		Yes
Form	Policy Definition Insert Page		Yes
Form	Certificate Definition Insert Page		Yes
Form	Policy Definition Insert Page		Yes
Form	Certificate Definition Insert Page		Yes
Form	Policy Endorsement		Yes
Form	Certificate Endorsement		Yes
Form	Policy Definition Insert Page		Yes
Form	Certificate Definition Insert Page		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
	12P-LH-DEP-END	Policy/Cont	Policy Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.600	12P-LH-DEP- END.pdf
	12C-LH-DEP-END	Certificate	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.000	12C-LH-DEP- END.pdf
	93P-LH-DEF.7	Policy/Cont	Policy Definition ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51.700	93P-LH- DEF.7.pdf
	93C-LH-DEF.7	Certificate	Certificate Definition Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.800	93C-LH- DEF.7.pdf
	93P-LH-	Policy/Cont	Policy Definition	Initial		50.100	93P-LH-

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DEF.8	ract/Fratern Insert Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider				DEF.8.pdf
93C-LH- DEF.8	Certificate Certificate Definition Initial Amendmen Insert Page t, Insert Page, Endorseme nt or Rider		51.400		93C-LH- DEF.8.pdf
12P-ADD- DEP-END	Policy/Cont Policy Endorsement Initial ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		50.600		12P-ADD- DEP-END.pdf
12C-ADD- DEP-END	Certificate Certificate Amendmen Endorsement t, Insert Page, Endorseme nt or Rider	Initial	51.000		12C-ADD- DEP-END.pdf
98P-ADD- DEF.1	Policy/Cont Policy Definition ract/Fratern Insert Page al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial	50.100		98P-ADD- DEF.1.pdf

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98C-ADD- DEF.1	Certificate Definition Initial Amendmen Insert Page t, Insert Page, Endorseme nt or Rider	51.400	98C-ADD- DEF.1.pdf
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SUN LIFE ASSURANCE COMPANY OF CANADA

POLICY ENDORSEMENT

This endorsement is made part of Group Policy No. ¹[12345] and is effective as of ²[the Policy Effective Date.] It is subject to all of the terms and conditions of the Group Policy unless stated otherwise in this endorsement.

The following replaces the definition of Dependent in the Definitions applicable to Dependent for ³[Basic] Life Insurance ⁴[and Accidental Death and Dismemberment Insurance]:

Dependent means an Employee's:

- ⁵[spouse] ⁶[; and/or]
- ⁷[⁸unmarried] child from ⁹[live birth] to under age ¹⁰[26] ¹¹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹²[who is enrolled as a full time student and depends on the Employee for ¹³[50%] or more of the child's support.]]

¹⁴[Child includes:

- ¹⁵[Employee's ⁸unmarried] step-child]; ¹⁶[or
- a child for whom the Employee has legal guardianship]; ¹⁷[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ¹⁸[or
- an Employee's grandchild ¹⁹[who depends on the Employee for support]; ²⁰[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ²¹[or
- a child of an Employee's Domestic Partner].]

²²[If ²³[an] ⁸unmarried] child is age ¹⁰[26] or older and is:

- ²⁴[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²⁵[and
2. dependent on the Employee for ²⁶[¹³[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these conditions exist.]

²⁷[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁸[any person who is insured as an Employee]; ²⁹[or
- any person residing outside the ³⁰[United States], ³¹[any United States Possessions where Sun Life is licensed], ³²[Canada], or ³³[Mexico].] ³⁴[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ³⁰[United States].]

This Endorsement is to be attached to and made part of the Policy.

Signed for Sun Life Assurance Company of Canada at Wellesley Hills, MA

SUN LIFE ASSURANCE COMPANY OF CANADA

³⁵

Dean A. Connor
President and Chief Executive Officer]

SUN LIFE ASSURANCE COMPANY OF CANADA

CERTIFICATE ENDORSEMENT

This endorsement is made part of your Group Certificate under Group Policy No. ¹[12345] and is effective as of ²[the Policy Effective Date.] It is subject to all of the terms and conditions of the Group Certificate unless stated otherwise in this endorsement.

The following replaces the definition of Dependent in the Definitions applicable to Dependent for ³[Basic] Life Insurance ⁴[and Accidental Death and Dismemberment Insurance]:

Dependent means your:

- ⁵[spouse] ⁶[; and/or]
- ⁷[⁸[unmarried] child from ⁹[live birth] to under age ¹⁰[26] ¹¹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹²[who is enrolled as a full time student and depends on you for ¹³[50%] or more of his/her support.]]

¹⁴[Child includes:

- ¹⁵[your ⁸[unmarried] step-child]; ¹⁶[or
- a child for whom you have legal guardianship]; ¹⁷[or
- a foster child placed with you by a licensed agency]; or
- your adopted child including any child placed with you for adoption; ¹⁸[or
- your grandchild ¹⁹[who depends on you for support]]; ²⁰[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order (or other court administrative order)]; ²¹[or
- a child of your Domestic Partner].]

²²[If ²³[an] ⁸[unmarried] child is age ¹⁰[26] or older and is:

- ²⁴[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²⁵[and
2. dependent on you for ²⁶[¹³[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Group Policy for as long as these conditions exist.]

²⁷[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁸[any person who is insured as an Employee]; ²⁹[or
- any person residing outside the ³⁰[United States], ³¹[any United States Possessions where Sun Life is licensed], ³²[Canada], or ³³[Mexico].] ³⁴[This exclusion does not apply to a Dependent who resides with you when you are on a temporary work assignment outside the ³⁰[United States].]

This Endorsement is to be attached to and made part of the Certificate.

Signed for Sun Life Assurance Company of Canada at Wellesley Hills, MA

SUN LIFE ASSURANCE COMPANY OF CANADA

³⁵

Dean A. Connor
President and Chief Executive Officer]

Section II Definitions

The following Definitions are applicable to Dependent ¹[Basic] Life Insurance

Dependent means an Employee's :

- ²[spouse;]
- ³⁴[unmarried] child from ⁵[live birth] to under age ⁶[26] ⁷[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ⁸[who is enrolled as a full time student and depends on the Employee for ⁹[50%] or more of the child's support.]]

¹⁰[Child includes:

- ¹¹[an Employee's ⁴[unmarried] step-child]; ¹²[or
- a child for whom the Employee has legal guardianship]; ¹³[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ¹⁴[or
- an Employee's grandchild ¹⁵[who depends on the Employee for support]]; ¹⁶[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ¹⁷[or
- a child of an Employee's Domestic Partner].]

¹⁸[If ¹⁹[an] ⁴[unmarried] child is age ⁶[26] or older and is:

- ²⁰[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²¹[and
2. dependent on the Employee for ²²⁶[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these two conditions exist.]

²³[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁴[any person who is insured as an Employee]; ²⁵[or
- any person residing outside the ²⁶[United States], ²⁷[any United States Possessions where Sun Life is licensed], ²⁸[Canada], or ²⁹[Mexico].] ³⁰[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ²⁶[United States].]

Section II Definitions

The following Definitions are applicable to Dependent ¹[Basic] Life Insurance

Dependent means your:

- ²[spouse;]
- ³⁴[unmarried] child from ⁵[live birth] to under age ⁶[26] ⁷[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ⁸[who is enrolled as a full time student and depends on you for ⁹[50%] or more of his/her support.]]

¹⁰[Child includes:

- ¹¹[your ⁴[unmarried] step-child]; ¹²[or
- a child for whom you have legal guardianship]; ¹³[or
- a foster child placed with you by a licensed agency]; or
- your adopted child, including any child placed with you for adoption; ¹⁴[or
- your grandchild ¹⁵[who depends on you for support]]; ¹⁶[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ¹⁷[or
- a child of your Domestic Partner].]

¹⁸[If ¹⁹[an] ⁴[unmarried] child is age ⁶[26] or older and is:

- ²⁰[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²¹[and
2. dependent on you for ²²⁹[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Group Policy for as long as these two conditions exist.]

²³[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁴[any person who is insured as an Employee]; ²⁵[or
- any person residing outside the ²⁶[United States], ²⁷[any United States Possessions where Sun Life is licensed], ²⁸[Canada], or ²⁹[Mexico].]] ³⁰[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ²⁶[United States].]

Section II Definitions

¹[The following Definitions are applicable to Accidental Death and Dismemberment Insurance

Accidental Bodily Injury means bodily harm caused by an accident which is sustained directly and independently of all other causes.

AD&D means Accidental Death and Dismemberment.

²**Basic Annual Earnings** means the Employee's current salary or wage from the Employer. Basic Annual Earnings does ³[not] include ⁴[commissions, bonuses, overtime pay or any other extra compensation.]]

⁵[If the Employee's current salary includes commissions, the Employee's Basic Annual Earnings will be averaged over the previous ⁶[24 month] period of employment or averaged from the date of employment, whichever is less.]

Dependent means an Employee's:

- ⁷[spouse;]
- ^{8,9}[unmarried] child from ¹⁰[live birth] to under age ¹¹[26] ¹²[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹³[who is enrolled as a full time student and depends on the Employee for ¹⁴[50%] or more of the child's support.]]

¹⁵[Child includes:

- ¹⁶[an Employee's ⁹[unmarried] step-child]; ¹⁷[or
- a child for whom the Employee has legal guardianship]; ¹⁸[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ¹⁹[or
- an Employee's grandchild ²⁰[who depends on the Employee for support]]; ²¹[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ²²[or
- a child of a Domestic Partner].]

²³[If ²⁴[an] ⁹[unmarried] child is age ¹¹[26] or older and is:

- ²⁵[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²⁶[and
2. dependent on the Employee for ^{27,14}[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these conditions exist.]

²⁸[No person may be considered to be a Dependent of more than one Employee.]

Section II Definitions

Dependent does not include:

- ²⁹[any person who is insured as an Employee]; ³⁰[or
- any person residing outside the ³¹[United States], ³²[any United States Possessions where Sun Life is licensed], ³³[Canada], or ³²[Mexico].] ³⁴[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ³¹[United States].]

³⁵**Insured Person** means the Employee ³⁶[or an Employee's Dependent Spouse] ³⁷[or any of the Employee's insured Dependents].]

³⁸**Permanent Total Disability or Permanently Totally Disabled** means because of an Accidental Bodily Injury:

- the Employee is unable to perform, and presumably will continue to be unable to perform for the duration of his life, the material and substantial duties of any occupation for which he is or becomes reasonably qualified for by educational, training or experience ³⁹[; or
- the Employee has suffered the entire and irrecoverable loss of the sight of both eyes; or]
- ⁴⁰[-the Employee has suffered the irrecoverable use of both hands or both feet or of one hand and one foot].]

DEFINITIONS

¹[These are ²[Basic] **Accidental Death and Dismemberment Insurance terms you need to know.**

Accidental Bodily Injury means bodily harm caused solely by an accident which is sustained directly and independently of all other causes.

Dependent means your:

- ³[spouse]
- ⁴⁵[unmarried] child from ⁶[live birth] to under age ⁷[26] ⁸[(unless the child is enrolled in an employer sponsored medical plan other than yours).] ⁹[who is enrolled as a full time student and depends on you for ¹⁰[50%] or more of his/her support]]

¹¹[Child includes:

- ¹²[your ⁵[unmarried] step-child]; ¹²[or
- a child for whom you have legal guardianship]; ¹⁴[or
- a foster child placed with you by a licensed agency]; or
- your adopted child including any child placed with you for adoption; ¹⁵[or
- your grandchild ¹⁶[who depends on you for support]]; or ¹⁷[
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order (or other court administrative order)]; ¹⁸[or
- a child of your Domestic Partner].]

¹⁹[If ²⁰[an] ⁵[unmarried] child is age ⁷[26] or older and is:

- ²¹[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²²[and
2. dependent on you for ²³ ¹⁰[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Group Policy for as long as these conditions exist.]

²⁴[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁵[any person who is insured as an Employee]; ²⁶[or
- any person residing outside the ²⁷[United States], ²⁸[any United States Possessions where Sun Life is licensed], ²⁹[Canada], or ³⁰[Mexico].] ³¹[This exclusion does not apply to a Dependent who resides with you when you are on a temporary work assignment outside the ²⁷[United States].]

Insured Person means you ³²[or your Dependent Spouse] ³³[, your Dependent Spouse or any of your Dependent Children].

³⁴[**Permanent Total Disability or Permanently Totally Disabled**, for purposes of determining eligibility for the AD&D Permanent Total Disability Income Benefit, means because of your Accidental Bodily Injury:

- you are unable to perform, and presumably will continue to be unable to perform for the duration of your life, the material and substantial duties of any occupation for which you

DEFINITIONS

- are or become reasonably qualified for by education, training or experience ³⁵[; or
- you have suffered the entire and irrecoverable loss of your sight of both eyes]; ³⁶[or
- you have suffered the irrecoverable use of both hands or both feet or of one hand and one foot].]

SUN LIFE ASSURANCE COMPANY OF CANADA

POLICY ENDORSEMENT

This endorsement is made part of Group Policy No. ¹[12345] and is effective as of ²[the Policy Effective Date.] It is subject to all of the terms and conditions of the Group Policy unless stated otherwise in this endorsement.

The following replaces the definition of Dependent in the Voluntary Accidental Death and Dismemberment Insurance:

Dependent means an Employee's:

- ³[spouse] ⁴[; and/or]
- ⁵[⁶[unmarried] child from ⁷[live birth] to under age ⁸[26] ⁹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹⁰[who is enrolled as a full time student and depends on the Employee for ¹¹[50%] or more of the child's support.]]

¹²[Child includes:

- ¹³[Employee's ⁶[unmarried] step-child]; ¹⁴[or
- a child for whom the Employee has legal guardianship]; ¹⁵[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ¹⁶[or
- an Employee's grandchild ¹⁷[who depends on the Employee for support]; ¹⁸[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ¹⁹[or
- a child of an Employee's Domestic Partner].]

²⁰[If ^{2.1}[an] ⁶[unmarried] child is age ⁸[26] or older and is:

- ²²[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²³[and
2. dependent on the Employee for ²⁴[¹¹[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these conditions exist.]

²⁵[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁶[any person who is insured as an Employee]; ²⁷[or
- any person residing outside the ²⁸[United States], ²⁹[any United States Possessions where Sun Life is licensed], ³⁰[Canada], or ³¹[Mexico].] ³²[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ²⁸[United States].]

This Endorsement is to be attached to and made part of the Policy.

Signed for Sun Life Assurance Company of Canada at Wellesley Hills, MA

SUN LIFE ASSURANCE COMPANY OF CANADA

³³

Dean A. Connor
President and Chief Executive Officer]

SUN LIFE ASSURANCE COMPANY OF CANADA

CERTIFICATE ENDORSEMENT

This endorsement is made part of your Group Certificate under Group Policy No. ¹[12345] and is effective as of ²[the Policy Effective Date.] It is subject to all of the terms and conditions of the Group Certificate unless stated otherwise in this endorsement.

The following replaces the definition of Dependent in the Definitions applicable to Voluntary Accidental Death and Dismemberment Insurance:

Dependent means your:

- ³[spouse] ⁴]; and/or
- ⁵⁶[unmarried] child from ⁷[live birth] to under age ⁸[26] ⁹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹⁰[who is enrolled as a full time student and depends on you for ¹¹[50%] or more of his/her support.]]

¹²[Child includes:

- ¹³[your ⁶[unmarried] step-child]; ¹⁴[or
- a child for whom you have legal guardianship]; ¹⁵[or
- a foster child placed with you by a licensed agency]; or
- your adopted child including any child placed with you for adoption; ¹⁶[or
- your grandchild ¹⁷[who depends on you for support]]; ¹⁸[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order (or other court administrative order)]; ¹⁹[or
- a child of your Domestic Partner].]

²⁰[If ²¹[an] ⁶[unmarried] child is age ⁸[26] or older and is:

- ²²[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²³[and
2. dependent on you for ²⁴¹¹[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Group Policy for as long as these conditions exist.]

²⁵[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ²⁶[any person who is insured as an Employee]; ²⁷[or
- any person residing outside the ²⁸[United States], ²⁹[any United States Possessions where Sun Life is licensed], ³⁰[Canada], or ³¹[Mexico].] ³²[This exclusion does not apply to a Dependent who resides with you when you are on a temporary work assignment outside the ²⁸ [United States].]

This Endorsement is to be attached to and made part of the Certificate.

Signed for Sun Life Assurance Company of Canada at Wellesley Hills, MA

SUN LIFE ASSURANCE COMPANY OF CANADA

³³

Dean A. Connor
President and Chief Executive Officer]

Section II Definitions

In this section Sun Life defines some basic terms needed to understand this Policy. All male terms include the female term, unless stated otherwise.

For purposes of this Policy:

Accidental Bodily Injury means bodily harm caused by an accident which is sustained directly and independently of all other causes.

Actively at Work means that an Employee performs all the regular duties of his job for a full work day scheduled by the Employer at the Employer's normal place of business or a site where the Employer's business requires the Employee to travel.

¹[An Employee is considered Actively at Work on any day that is not his regular scheduled work day (e.g. ²[vacation or holiday]), provided the Employee was Actively at Work on his immediately preceding scheduled work day and the Employee:

- is not hospital confined; or
- is not disabled due to an injury or sickness; and
- was Actively at Work on his immediately preceding scheduled work day.]

³[An Employee is considered Actively at Work if he usually performs the regular duties of his job at his home provided the Employee can perform all the regular duties of his job for a full work day and could do so at the Employer's normal place of business if required to do so, and the Employee:

- is not hospital confined; or
- is not disabled due to an injury or sickness; and
- can perform all the regular duties of his job for a full work day and could so at the Employer's normal place of business if required to do so.]

AD&D means Accidental Death and Dismemberment.

⁴[**Annual Enrollment Period** means the period from ⁵[November 1st to November 15th] of each year as designated by the ⁶[Policyholder] ⁷[and Sun Life.]]

Application means the document pertaining to the plan of insurance applied for by the Policyholder. This document is attached to this Policy.

⁸[**Basic Annual Earnings** means the Employee's current salary or wage from the Employer. Basic Annual Earnings does ⁹[not] include ¹⁰[commissions, bonuses, overtime pay or any other extra compensation.] ¹¹[If the Employee's current salary includes commissions, the Employee's Basic Annual Earnings will be averaged over the previous ¹²[24 month] period of employment or averaged from the date of employment, whichever is less.]]

Certificate means a written booklet prepared by Sun Life which includes any Riders, Endorsements or Amendments, containing a summary of:

1. the insurance benefits an Employee is entitled to;
2. to whom the benefits are payable; and
3. any limitations, exclusions or requirements that may apply.

Section II Definitions

¹³[**Contributory Insurance** means ¹⁴[Employee Accidental Death and Dismemberment and Dependent Accidental Death and Dismemberment] Insurance for which the Employee is required to pay ¹⁵[all or part] of the premium.]

Dependent means an Employee's:

- ¹⁶[spouse;]
- ¹⁷¹⁸[unmarried] child from ¹⁹[live birth] to under age ²⁰[26] ²¹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ²²[who is enrolled as a full time student and depends on the Employee for ²³[50%] or more of the child's support.]]

²⁴[Child includes:

- ²⁵[an Employee's ¹⁸[unmarried] step-child]; ²⁶[or
- a child for whom the Employee has legal guardianship]; ²⁷[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ²⁸[or
- an Employee's grandchild ²⁹[who depends on the Employee for support]]; ³⁰[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ³¹[or
- a child of a Domestic Partner].]

³²[If ³³[an] ¹⁸[unmarried] child is age ²⁰[26] or older and is:

- ³⁴[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ³⁵[and
2. dependent on the Employee for ³⁶²³[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these conditions exist.]

³⁷[No person may be considered to be a Dependent of more than one Employee.]

Dependent does not include:

- ³⁸[any person who is insured as an Employee]; ³⁹[or
- any person residing outside the ⁴⁰[United States], ⁴¹[any United States Possessions where Sun Life is licensed], ⁴²[Canada], or ⁴³[Mexico].] ⁴⁴[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ⁴⁰[United States].]

Eligibility Date means the date or dates an Employee becomes eligible for insurance under this Policy. Classes eligible for insurance are shown in Section I, Schedule of Benefits.

Employee means ⁴⁵[a person who is employed by the Employer working at least the number of hours shown in Section I, Schedule of Benefits, and paid regular earnings.]

Employer means ⁴⁶[the Policyholder] and includes any Subsidiary or Affiliated company named in the Application.

Section II Definitions

Grace Period means the ⁴⁷[31 days] following a premium due date during which premium payment may be made.

⁴⁸**Initial Enrollment Period** means:

- the period ⁴⁹[from] ⁵⁰[June 1, 2011 through June 15, 2011] as designated by the ⁴⁶[Policyholder] ⁷[and Sun Life], for those Employees eligible for benefits on ⁵¹[July 1, 2011]; or
- the period of ⁵²[31 days immediately prior to the Employee's Eligibility Date], for those Employees who become eligible for benefits after ⁵³[July 1, 2011].]

⁵⁴**Insured Person** means the Employee ⁵⁵[or an Employee's insured Dependent Spouse] ⁵⁶[or any of the Employee's insured Dependents].]

⁵⁷**Non-Contributory Insurance** means ¹⁴[Employee Accidental Death and Dismemberment and Dependent Accidental Death and Dismemberment] Insurance for which the premium is paid entirely by the Employer.]

⁵⁸**Permanent Total Disability or Permanently Totally Disabled** means because of an Accidental Bodily Injury:

- the Employee is unable to perform, and presumably will continue to be unable to perform for the duration of his life, the material and substantial duties of any occupation for wage or profit ⁵⁹[; or
- the Employee has suffered the entire and irrecoverable loss of the sight of both eyes] ⁶⁰[; or
- the Employee has suffered the irrecoverable use of both hands or both feet or of one hand and one foot.]]

⁶¹**Physician** means an individual who is operating within the scope of his license and is either:

1. licensed to practice medicine and prescribe and administer drugs or to perform surgery; or
2. legally qualified as a medical practitioner and required to be recognized, under this Policy for insurance purposes, according to the insurance regulations of the governing jurisdiction.]

⁶²[The Physician cannot be the Employee, his spouse or the parents, brothers, sisters or children of the Employee or his spouse.]

Policyholder means the entity to whom the Policy is issued.

⁶³**Total Disability or Totally Disabled** means an Employee, because of an Accidental Bodily Injury, is unable to perform the material and substantial duties of ⁶⁴[any] for which he is or becomes reasonably qualified by education, training or experience.]

U.S. Headquarters means Sun Life Assurance Company of Canada, Wellesley Hills, Massachusetts 02481.

⁶⁵**Waiting Period** means the continuous length of time immediately before an Employee's Eligibility Date during which he must be in an Eligible Class. ⁶⁶[Any period of time prior to the Policy Effective Date the Employee was Actively at Work for the Employer ⁶⁷[as a full-time Employee] will ⁶⁸[not] count towards completion of the Waiting Period.] ⁶⁹[The Waiting Period is shown in Section I, Schedule of Benefits.]]

DEFINITIONS

These are some of the general terms you need to know.

Accidental Bodily Injury means bodily harm caused by an accident which is sustained directly and independently of all other causes.

Actively at Work means that you perform all the regular duties of your job for a full work day scheduled by your Employer at your Employer's normal place of business or a site where your Employer's business requires you to travel.

¹[You are considered Actively at Work on any day that is not your regular scheduled work day (i.e., you are ²[on vacation or holiday]) as long as you:

- are not hospital confined; or
- are not disabled due to an injury or sickness; and
- were Actively at Work on your immediately preceding scheduled work day.]

³[You are considered Actively at Work if you usually perform the regular duties of your job at your home as long as you:

- are not hospital confined; or
- are not disabled due to an injury or sickness; and
- can perform all the regular duties of your job for a full work day and can do so at your Employer's normal place of business, if required.]

Dependent means an Employee's:

- ⁴[spouse;]
- ⁵[⁶[unmarried] child from ⁷[live birth] to under age ⁸[26] ⁹[(unless the child is enrolled in an employer sponsored medical plan other than the parent's).] ¹⁰[who is enrolled as a full time student and depends on the Employee for ¹¹[50%] or more of the child's support.]]

¹²[Child includes:

- ¹³[an Employee's ⁶[unmarried] step-child]; ¹⁴[or
- a child for whom the Employee has legal guardianship]; ¹⁵[or
- a foster child placed with the Employee by a licensed agency]; or
- an Employee's adopted child, including any child placed with the Employee for adoption; ¹⁶[or
- an Employee's grandchild ¹⁷[who depends on the Employee for support]; ¹⁸[or
- a child for whom coverage is required pursuant to a Qualified Medical Child Support Order or other court administrative order]; ¹⁹[or
- a child of a Domestic Partner].]

²⁰[If ²¹[an] ⁶[unmarried] child is age ⁸[26] or older and is:

- ²²[1. incapable of self-sustaining employment because of a mental retardation, developmental disability or physical handicap]; ²³[and
2. dependent on the Employee for ²⁴[¹¹[50%] or more of his/her] support;]

that child will continue to be a Dependent under this Policy for as long as these conditions exist.]

²⁵[No person may be considered to be a Dependent of more than one Employee.]

DEFINITIONS

Dependent does not include:

- ²⁶[any person who is insured as an Employee]; ²⁷[or
- any person residing outside the ²⁸[United States], ²⁹[any United States Possessions where Sun Life is licensed], ³⁰[Canada], or ³¹[Mexico].] ³²[This exclusion does not apply to a Dependent who resides with an Employee who is on a temporary work assignment outside the ²⁸[United States].]

Eligibility Date means the date or dates you become eligible for insurance under the Group Policy. Classes eligible for insurance are shown in the Benefit Highlights.

Employee (You) means a person who is employed by the Employer, working at least the number of hours shown in the Benefit Highlights, and paid regular earnings.

Employer means ³³[the Policyholder] and includes any Subsidiary, Affiliated or Associated company insured under the Group Policy.

³⁴ [**Insured Person** means you ³⁵[or your Dependent Spouse] ³⁶[or any of your Dependent Children].]

³⁷ [**Permanent Total Disability or Permanently Totally Disabled** means:

- because of your Accidental Bodily Injury caused by an accident, you are unable to perform, and presumably will continue to be unable to perform for the duration of your life, the material and substantial duties of any occupation for wage or profit ³⁸[; or
- you have suffered the entire and irrecoverable loss of your sight of both eyes] ³⁹[; or
- you have suffered the irrecoverable use of both hands or both feet or of one hand and one foot.]]

Physician means an individual who is operating within the scope of his license and is either:

- licensed to practice medicine and prescribe and administer drugs or to perform surgery; or
- legally qualified as a medical practitioner and required to be recognized, under the Group Policy for insurance purposes, according to the insurance regulations of the governing jurisdiction.

⁴⁰[The Physician cannot be you, your spouse or the parents, brothers, sisters or children of you or your spouse.]

⁴¹ [**Total Disability or Totally Disabled** means because of your Accidental Bodily Injury caused by an accident, you are unable to perform the material and substantial duties of ⁴²[any] occupation for which you are or become reasonably qualified for by education, training or experience.]

⁴³ [**Waiting Period** means the continuous length of time immediately before your Eligibility Date during which you must be employed in an Eligible Class before you can apply for benefits. ⁴⁴[Any period of time before the Group Policy Effective Date that you were Actively at Work for your Employer ⁴⁵[as a full-time Employee] will ⁴⁶[not]count towards completion of your Waiting Period.] ⁴⁷[The Waiting Period is shown in the Benefit Highlights.]]

SERFF Tracking Number: SNLF-128206179 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada State Tracking Number:
Company Tracking Number: DEP DEFINITION - 2012
TOI: L04G Group Life - Term Sub-TOI: L04G.500 Other
Product Name: Group Term Life
Project Name/Number: Dep Definition - 2012/

Supporting Document Schedules

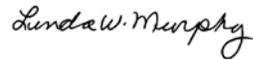
	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Readability Certification 4-2-12.pdf		
Bypassed - Item: Application Bypass Reason: N/A Comments:		
Satisfied - Item: Explanation of Variables Comments: Attachment: Explanation of Variability 3-30-12.pdf		

CERTIFICATE OF COMPLIANCE

This is to certify that the text of the submitted forms have achieved a Flesch reading ease score that meets your department's requirements.

<u>Form</u>	<u>Flesch Score</u>
12P-LH-DEP-END	50.6
12C-LH-DEP-END	51.0
93P-LH-DEF.7	51.7
93C-LH-DEF.7	53.8
93P-LH-DEF.8	50.1
93C-LH-DEF.8	51.4
98P-ADD-DEP-END	50.6
98C-ADD-DEP-END	51.0
98P-ADD-DEF.1	50.1
98C-ADD-DEF.1	51.4

SUN LIFE ASSURANCE COMPANY OF CANADA



Linda W. Murphy
Associate Director, State Filing

Sun Life Assurance Company of Canada
Explanation of Variability

Variables in the forms are identified by brackets []. The brackets are numbered to correspond to the number on the Explanation of Variability for each form.

Policy Endorsement Form 12P-LH-DEP-END
Certificate Endorsement Form 12C-LH-DEP-END
Revision Date: 3/30/2012

Variable No.	Explanation of Variable
1	The Group policy number varies by the policy number to which the endorsement is attached
2	Date varies by the effective date of the endorsement
3	Varies based on election
4	Included if elected
5	Included if spouse is covered
6	Included if spouse and child are covered
7	Included if dependent child is covered
8	Included if unmarried dependent is covered
9	Included if coverage is from birth. May vary between live birth and 6 months.
10	May vary from age 25 – 30
11	Included if dependent is excluded based on medical plan enrollment
12	Optional dependent offering, to be included or omitted
13	May vary from 25% - 100%
14	Section is included at the option of the Employer
15	Included if step-children are covered
16	Included if children under legal guardianship are covered
17	Included if foster children are covered
18	Included if grandchildren are covered
19	Optional dependent offering, to be included or omitted
20	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
21	Included if children of domestic partners are covered
22	Optional dependent offering, to be included or omitted
23	Included if unmarried is used otherwise 'a'
24	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
25	Optional dependent offering, to be included or omitted
26	Optional dependent offering, to be included or omitted
27	Optional dependent offering, to be included or omitted
28	Optional dependent offering, to be included or omitted
29	Section is included if dependents are excluded based on residency
30	Included if dependents residing outside of the United States are excluded
31	Included if dependents residing in any United States possessions are covered
32	Included if dependents residing in Canada are covered
33	Included if dependents residing in Mexico are covered
34	Optional dependent offering, to be included or omitted
35	This is the current Officer's signature, name and title and will change as the officer changes

Variable No.	Explanation of Variable
1	Varies based on election
2	Included if spouse is covered
3	Included if dependent child is covered
4	Included if unmarried dependent is covered
5	Included if coverage is from birth. May vary between live birth and 6 months.
6	May vary from age 25 – 30
7	Included if dependent is excluded based on medical plan enrollment
8	Optional dependent offering, to be included or omitted.
9	May vary from 25% - 100%
10	Optional dependent offering, to be included or omitted.
11	Included if step-children are covered
12	Included if children under legal guardianship are covered
13	Included if foster children are covered
14	Included if grandchildren are covered
15	Optional dependent offering, to be included or omitted.
16	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
17	Included if children of domestic partners are covered
18	Optional dependent offering, to be included or omitted.
19	Included if unmarried is used otherwise 'a'
20	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
21	Optional dependent offering, to be included or omitted
22	Optional dependent offering, to be included or omitted
23	Optional dependent offering, to be included or omitted
24	Optional dependent offering, to be included or omitted
25	Section is included if dependents are excluded based on residency
26	Included if dependents residing outside of the United States are excluded
27	Included if dependents residing in any United States possessions are covered
28	Included if dependents residing in Canada are covered
29	Included if dependents residing in Mexico are covered
30	Optional dependent offering, to be included or omitted

Variable No.	Variable Description
1	AD&D definitions are included only if elected
2	Optional AD&D offering, to be included or omitted
3	Included if the Basic Annual Earnings does not include commissions, bonus, overtime pay or other extra compensation
4	Optional AD&D offering, to be included or omitted
5	Optional AD&D offering, to be included or omitted
6	Varies from 12 to 60 months
7	Included if spouse is covered
8	Included if dependent child is covered
9	Included if unmarried dependent is covered
10	Included if coverage is from birth. May vary between live birth and 6 months
11	May vary from age 25 – 30
12	Included if dependent is excluded based on medical plan enrollment
13	Optional dependent offering, to be included or omitted.
14	May vary from 25% - 100%
15	Optional dependent offering, to be included or omitted.
16	Included if step-children are covered
17	Included if children under legal guardianship are covered
18	Included if foster children are covered
19	Included if grandchildren are covered
20	Optional dependent offering, to be included or omitted.
21	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
22	Included if children of domestic partners are covered
23	Optional dependent offering, to be included or omitted
24	Included if unmarried is used otherwise 'a'
25	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
26	Optional dependent offering, to be included or omitted
27	Optional dependent offering, to be included or omitted
28	Optional dependent offering, to be included or omitted
29	Optional dependent offering, to be included or omitted
30	Section is included if dependents are excluded based on residency
31	Included if dependents residing outside of the United States are excluded
32	Included if dependents residing in any United States possessions are covered
33	Included if dependents residing in Canada are covered
34	Included if dependents residing in Mexico are covered
35	Optional dependent offering, to be included or omitted
36	Included if the coverage applies to Employees and Dependents, otherwise will included 'Employee'
37	Included if AD&D coverage is for spouse only
38	Included if AD&D coverage is for spouse and child
39	Optional AD&D offering, to be included or omitted
40	Optional AD&D offering, to be included or omitted

Variable No.	Variable Description
1	AD&D definitions included only if elected
2	Varies based on election
3	Included if spouse is covered
4	Included if dependent child is covered
5	Included if unmarried dependent is covered
6	Included if coverage is from birth. May vary between live birth and 6 months
7	May vary from age 25 – 30.
8	Included if dependent is excluded based on medical plan enrollment
9	Optional dependent offering, to be included or omitted
10	May vary from 25% - 100%
11	Optional dependent offering, to be included or omitted.
12	Included if step-children are covered
13	Included if children under legal guardianship are covered
14	Included if foster children are covered
15	Included if grandchildren are covered
16	Optional dependent offering, to be included or omitted
17	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
18	Included if children of domestic partners are covered
19	Optional dependent offering, to be included or omitted
20	Included if unmarried is used otherwise 'a'
21	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
22	Optional dependent offering, to be included or omitted
23	Optional dependent offering, to be included or omitted
24	Optional dependent offering, to be included or omitted.
25	Optional dependent offering, to be included or omitted.
26	Section is included if dependents are excluded based on residency
27	Included if dependents residing outside of the United States are excluded
28	Included if dependents residing in any United States possessions are covered
29	Included if dependents residing in Canada are covered
30	Included if dependents residing in Mexico are covered
31	Optional dependent offering, to be included or omitted.
32	Included if dependent coverage is for spouse only
33	Included if dependent coverage is for spouse and child
34	Optional AD&D offering, to be included or omitted.
35	Optional AD&D offering, to be included or omitted.
36	Optional AD&D offering, to be included or omitted.

Policy Endorsement Form 12P-ADD-DEP-END
Certificate Endorsement Form 12C-ADD-DEP-END
Revision Date: 3/30/2012

Variable No.	Explanation of Variable
1	The Group policy number varies by the policy number to which the endorsement is attached
2	Date varies by the effective date of the endorsement
3	Included if spouse is covered
4	Included if spouse and child are covered
5	Included if dependent child is covered
6	Included if unmarried dependent is covered
7	Included if coverage is from birth. May vary between live birth and 6 months.
8	May vary from age 25 – 30
9	Included if dependent is excluded based on medical plan enrollment
10	Optional dependent offering, to be included or omitted
11	May vary from 25% - 100%
12	Section is included at the option of the Employer
13	Included if step-children are covered
14	Included if children under legal guardianship are covered
15	Included if foster children are covered
16	Included if grandchildren are covered
17	Optional dependent offering, to be included or omitted
18	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
19	Included if children of domestic partners are covered
20	Optional dependent offering, to be included or omitted
21	Included if unmarried is used otherwise 'a'
22	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
23	Optional dependent offering, to be included or omitted
24	Optional dependent offering, to be included or omitted
25	Optional dependent offering, to be included or omitted
26	Optional dependent offering, to be included or omitted
27	Section is included if dependents are excluded based on residency
28	Included if dependents residing outside of the United States are excluded
29	Included if dependents residing in any United States possessions are covered
30	Included if dependents residing in Canada are covered
31	Included if dependents residing in Mexico are covered
32	Optional dependent offering, to be included or omitted
33	This is the current Officer's signature, name and title and will change as the officer changes

Variable No.	Variable Description
1	Optional AD&D offering, to be included or omitted
2	Varies to accommodate the employer's plan
3	Optional AD&D offering, to be included or omitted
4	Included if the plan has an open enrollment period
5	Varies to accommodate the employer's plan
6	Optional AD&D offering, to be included or omitted
7	Optional AD&D offering, to be included or omitted
8	Basic Annual Earnings is included if the amounts of insurance are based on the employee's earnings
9	Included if Basic Annual Earnings does not include commissions, bonus or overtime pay
10	Varies to include the earnings definition that is appropriate for each employer
11	Included if Basic Annual Earnings include commissions
12	Varies from 12 to 60 months
13	Included if employees are required to contribute toward the premium
14	Varies by the type of insurance to which employees are required to contribute
15	May be replaced with "all" or "part" depending on whether or not employees are required to contribute toward the premium
16	Included if spouse is covered
17	Included if dependent child is covered
18	Included if unmarried dependent is covered
19	Included if coverage is from birth. May vary between live birth and 6 months
20	May vary from age 25 – 30
21	Included if dependent is excluded based on medical plan enrollment
22	Optional dependent offering, to be included or omitted.
23	May vary from 25% - 100%
24	Optional dependent offering, to be included or omitted
25	Included if step-children are covered
26	Included if children under legal guardianship are covered
27	Included if foster children are covered
28	Included if grandchildren are covered
29	Optional dependent offering, to be included or omitted
30	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
31	Included if children of domestic partners are covered
32	Optional dependent offering, to be included or omitted
33	Included if unmarried is used otherwise 'a'
34	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
35	Optional dependent offering, to be included or omitted
36	Optional dependent offering, to be included or omitted
37	Optional dependent offering, to be included or omitted
38	Optional dependent offering, to be included or omitted
39	Section is included if dependents are excluded based on residency
40	Included if dependents residing outside of the United States are excluded
41	Included if dependents residing in any United States possessions are covered
42	Included if dependents residing in Canada are covered
43	Included if dependents residing in Mexico are covered
44	Optional dependent offering, to be included or omitted
45	Varies to accommodate the employer's plan
46	May be replaced with the name of the policyholder
47	Varies from 31 to 120 days
48	Included if the plan has an annual enrollment period
49	May be replaced with a specified date or prior to the effective date

Variable No.	Variable Description
50	Varies depending on the employer's plan design
51	Varies depending on the employer's plan design
52	Varies depending on the employer's plan design
53	Varies depending on the employer's plan design
54	Included if the AD&D coverage applies to employees and dependents. Otherwise, the term "employee" is used
55	Included if dependent coverage is for spouse only
56	Included if dependent coverage is for spouse and child
57	Included if coverage is non-contributory
58	Included if the Permanent Total Disability benefit is included
59	Optional AD&D offering, to be included or omitted
60	Optional AD&D offering, to be included or omitted
61	Included if any benefits require examination by a physician
62	Optional AD&D offering, to be included or omitted
63	Included if the policy includes a Waiver of Premium benefit
63	Included if the Total Disability benefit is based on an "any" or "his own"
65	Included if the plan has a waiting period
66	Optional AD&D offering, to be included or omitted
67	Optional AD&D offering, to be included or omitted
68	Optional AD&D offering, to be included or omitted
69	Optional AD&D offering, to be included or omitted

Variable No.	Variable Description
1	Optional AD&D offering, to be included or omitted
2	Varies to accommodate the employer's plan
3	Optional AD&D offering, to be included or omitted
4	Included if spouse is covered
5	Included if dependent child is covered
6	Included if unmarried dependent is covered
7	Included if coverage is from birth. May vary between live birth and 6 months
8	May vary from age 25 – 30
9	Included if dependent is excluded based on medical plan enrollment
10	Optional dependent offering, to be included or omitted.
11	May vary from 25% - 100%
12	Optional dependent offering, to be included or omitted
13	Included if step-children are covered
14	Included if children under legal guardianship are covered
15	Included if foster children are covered
16	Included if grandchildren are covered
17	Optional dependent offering, to be included or omitted
18	Included if the plan provides coverage for children who are required to be covered under a Qualified Medical Support Order
19	Included if children of domestic partners are covered
20	Optional dependent offering, to be included or omitted
21	Included if unmarried is used otherwise 'a'
22	Optional dependent offering, to be included or omitted and may include terminology; mental handicap, intellectual disability, physical disability or terms adopted by states
23	Optional dependent offering, to be included or omitted
24	Optional dependent offering, to be included or omitted
25	Optional dependent offering, to be included or omitted
26	Optional dependent offering, to be included or omitted
27	Section is included if dependents are excluded based on residency
28	Included if dependents residing outside of the United States are excluded
29	Included if dependents residing in any United States possessions are covered
30	Included if dependents residing in Canada are covered
31	Included if dependents residing in Mexico are covered
32	Optional dependent offering, to be included or omitted
33	May be replaced with the name of the Policyholder
34	Included if the AD&D coverage applies to employees and dependents. Otherwise, the term "employee" is used
35	Included if dependent coverage is for spouse only
36	Included if dependent coverage is for spouse and child
37	Included if the Permanent Total Disability benefit is included
38	Optional AD&D offering, to be included or omitted
39	Optional AD&D offering, to be included or omitted
40	Optional AD&D offering, to be included or omitted
41	Included if the policy includes a Waiver of Premium benefit
42	Included if the Total Disability benefit is based on an "any" or "your own"
43	Included if the plan has a waiting period
44	Optional AD&D offering, to be included or omitted
45	Optional AD&D offering, to be included or omitted
46	Optional AD&D offering, to be included or omitted
47	Optional AD&D offering, to be included or omitted