

State: Arkansas Filing Company: Sun Life Assurance Company of Canada
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: 2012 Evidence of Insurability - SLOC
Project Name/Number: 2012 Evidence of Insurability - SLOC/2012 Evidence of Insurability - SLOC

Filing at a Glance

Company: Sun Life Assurance Company of Canada
Product Name: 2012 Evidence of Insurability - SLOC
State: Arkansas
TOI: L04G Group Life - Term
Sub-TOI: L04G.500 Other
Filing Type: Form
Date Submitted: 07/11/2012
SERFF Tr Num: SNLF-128528186
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 2012 EVIDENCE OF INSURABILITY - SLOC
Implementation: On Approval
Date Requested:
Author(s): Margaret Carvalho, Thomas Miele, Christopher McAuliffe, Pat Squillacioti, Marion Pagluica, Lori Chilcote, Pauline Michaud, Ellen Thibodeau, Linda Murphy, Stacy Amos
Reviewer(s): Linda Bird (primary)
Disposition Date: 07/13/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas **Filing Company:** Sun Life Assurance Company of Canada
TOI/Sub-TOI: L04G Group Life - Term/L04G.500 Other
Product Name: 2012 Evidence of Insurability - SLOC
Project Name/Number: 2012 Evidence of Insurability - SLOC/2012 Evidence of Insurability - SLOC

General Information

Project Name: 2012 Evidence of Insurability - SLOC
Project Number: 2012 Evidence of Insurability - SLOC
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: This form has been submitted to our domiciliary state of Michigan and is pending approval.
Market Type: Group
Group Market Size: Small and Large
Overall Rate Impact:

Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer
Filing Status Changed: 07/13/2012
State Status Changed: 07/13/2012
Created By: Christopher McAuliffe
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Lori Chilcote

Filing Description:
Sun Life Assurance Company of Canada
NAIC # 549-80802
FEIN # 38-1082080

RE: Forms Submitted for Approval
GMPAP-2477 - Evidence of Insurability

Dear Sir or Madam:

We submit the above referenced form for your review and approval. The form is new and does not replace any form previously approved by your Department. This form is intended to comply with all applicable laws, rules, bulletins and published guidelines of your state. It is submitted in final print format, subject only to minor variations in color, paper stock, duplexing, shading, fonts and positioning.

This form has been submitted to our domiciliary state of Michigan and is pending approval.

GMPAP-2477 - Evidence of Insurability

This form is used when evidence of insurability is required for our group insurance products approved by your Department. Such evidence of insurability may be required for late enrollees or additional amounts of insurance.

The enclosed form includes brackets around the items that may vary. The bracketed items shown are the hypothetical values for the representative sample provided. The use of variability in the enclosed form will be administered as described in the enclosed statement of variable material and in a uniform manner.

This form does not affect the benefits or rates associated with the products with which it will be used.

The above form is also being filed with your Department for use by Sun Life and Health Insurance Company (U.S.).

Please do not hesitate to contact me if you have any questions regarding this submission. Thank you for your attention to this matter.

State: Arkansas Filing Company: Sun Life Assurance Company of Canada
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Company and Contact

Filing Contact Information

Margaret Carvalho, Compliance Consultant Margaret.Carvalho@sunlife.com
 175 Addison Road 860-737-1278 [Phone] 1278 [Ext]
 W455 860-737-6598 [FAX]
 Windsor, CT 06095

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: \$50.00
 Retaliatory? No
 Fee Explanation: One application x \$50 = \$50
 Per Company: No

Company	Amount	Date Processed	Transaction #
Sun Life Assurance Company of Canada	\$50.00	07/11/2012	60799454

SERFF Tracking #:	SNLF-128528186	State Tracking #:		Company Tracking #:	2012 EVIDENCE OF INSURABILITY - SLOC
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State:	Arkansas	Filing Company:	Sun Life Assurance Company of Canada
TOI/Sub-TOI:	L04G Group Life - Term/L04G.500 Other		
Product Name:	2012 Evidence of Insurability - SLOC		
Project Name/Number:	2012 Evidence of Insurability - SLOC/2012 Evidence of Insurability - SLOC		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/13/2012	07/13/2012

SERFF Tracking #:

SNLF-128528186

State Tracking #:**Company Tracking #:**2012 EVIDENCE OF
INSURABILITY - SLOC**State:**

Arkansas

Filing Company:

Sun Life Assurance Company of Canada

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

2012 Evidence of Insurability - SLOC

Project Name/Number:

2012 Evidence of Insurability - SLOC/2012 Evidence of Insurability - SLOC

Disposition

Disposition Date: 07/13/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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

SERFF Tracking #:

SNLF-128528186

State Tracking #:

Company Tracking #:

2012 EVIDENCE OF
INSURABILITY - SLOC

State:

Arkansas

Filing Company:

Sun Life Assurance Company of Canada

TOI/Sub-TOI:

L04G Group Life - Term/L04G.500 Other

Product Name:

2012 Evidence of Insurability - SLOC

Project Name/Number:

2012 Evidence of Insurability - SLOC/2012 Evidence of Insurability - SLOC

Form Schedule

Lead Form Number: **GMPAP-2477**

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/Action Specific Data	Readability Score	Attachments
1		GMPAP-2477	AEF	Application form	Initial:	0.000	GMPAP-2477 .pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

1 Employer instructions

Complete sections 2 and 3 and then give this page and the application to the employee. The employee and/or dependent requesting coverage subject to Evidence of Insurability ("EOI") must fill out the application and include this instructions page with his or her submission. Failure to include the completed instructions page will delay the EOI process.

2 Employee information (to be completed by employer)

Employer name	[Group policy number]	[Division/location]	[Billing code]
Employee name (first, middle initial, last)		Social Security number [- -]	
If this is part of an Annual Enrollment as defined in your contract, please indicate the requested effective date:			

3 Coverage(s) subject to Evidence of Insurability (to be completed by employer)

Select coverage(s) for which EOI is required. Fill in all applicable fields. Disability Insurance is available to employees only. Need help determining EOI amount? Please see your **Group Policy** and the **Administrator's Guide**.

	Current coverage amount in force (Include any Guaranteed Issue coverage if eligible and any coverage existing prior to this application. If "none," put "\$0" in the box.)		Total amount request (Enter the total coverage amount requested in dollars)	
[Employee Basic Life	\$		\$]
[Employee Optional Life	\$		\$]
[Spouse Basic Life	\$		\$]
[Spouse Optional Life	\$		\$]
[Child Basic Life/Optional Life	\$		\$]
[Short-Term Disability	\$	Weekly	\$	Weekly]
[Short-Term Disability Buy-Up	\$	Weekly	\$	Weekly]
[Long-Term Disability	\$	Monthly	\$	Monthly]
[Long-Term Disability Buy-Up	\$	Monthly	\$	Monthly]
[Critical Illness / Cancer	\$		\$]
[Customized Disability	\$		\$]

Name of person completing the above sections (please print)	Signature of person completing the above sections X	Date
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4 Employee instructions

Complete, sign, and submit [either the online EOI Application or] the printable EOI Application[, but not both].

- **[Online EOI Application (available for Group policy numbers with six digits or less)]**
 1. Go to <https://www.sunlife-usa.net/eoi>.
 2. Follow the instructions. Enter height, weight, date of birth and medical history for you and any dependents on this application.]
- **[Printable EOI Application]**
 1. Complete pages 2 through 6 of the EOI Application. Please remember to sign and date the form.
 2. Mail or fax the EOI Application and this instructions page to:
 - MAIL TO:** [Sun Life Financial, Group Medical Underwriting, 15 Rye Street, Suite 210, Portsmouth, NH 03801]; or
 - FAX TO:** [781-446-1517]

You are required to notify, in writing, Group Medical Underwriting of any changes in your health to the best of your knowledge, between the date you sign the application and the date coverage is approved.

Sun Life Financial

Evidence of Insurability Application – Health Questionnaire



Sun Life Assurance Company of Canada
[One Sun Life Executive Park]
[Wellesley Hills, MA 02481]

Sun Life and Health Insurance Company (U.S.)
[One Sun Life Executive Park]
[Wellesley Hills, MA 02481]

- You are applying for coverage from one of the insurance companies above, outside of New York, which is referred to as "The Company" on this application. Please refer to your Plan Administrator for the correct underwriting company.
- Complete and return the entire application and the instructions page to Sun Life Financial.

1 Employee information (Please print clearly)

Employer name	[Group policy number]	[Division/location]	[Billing code]
Employee name (first, middle initial, last)			
Employee street address	City	State	Zip code
Social Security number [- -]	Daytime phone number	Evening phone number	
E-mail address	Occupation		

2 Health and personal history (complete the following for all those applying for coverage requiring underwriting)

Failure to provide complete responses will result in underwriting delays or non-payment of claims. This request for coverage is not effective until approved in writing by The Company. No information provided by you or your agent shall bind The Company unless you provide such information in writing on this form. No agent or broker has authority to alter the contents of this form.

	First name	Last name	DOB (mm/dd/yyyy)	Height	Weight	Gender <input type="checkbox"/> M <input type="checkbox"/> F
Employee						<input type="checkbox"/> M <input type="checkbox"/> F
Spouse/ partner						<input type="checkbox"/> M <input type="checkbox"/> F
Child 1						<input type="checkbox"/> M <input type="checkbox"/> F
Child 2						<input type="checkbox"/> M <input type="checkbox"/> F
Child 3						<input type="checkbox"/> M <input type="checkbox"/> F

Have you or any of your dependents (spouse/partner, child(ren)) ever been diagnosed with any of these ailments, received medical advice or sought treatment for:

	Employee		Spouse/ partner		Child(ren)	
	Yes	No	Yes	No	Yes	No
1. Acquired Immune Deficiency Syndrome (AIDS), AIDS-Related Complex (ARC), or tested positive for the Human Immunodeficiency Virus (HIV)?	<input type="checkbox"/>					
2. Stroke, transient ischemic attack (TIA), high blood pressure, irregular heart beat, heart murmur, aneurysm, heart attack, angina, elevated cholesterol, or any blood, heart, or blood vessel disorder?	<input type="checkbox"/>					
3. Cancer, leukemia, tumor, neoplasm, nodule or polyp (excluding nasal polyp), pre-cancerous condition, or dysplastic nevi?	<input type="checkbox"/>					
4. Diabetes, hepatitis, or other disorder of the liver or pancreas; thyroid, pituitary or other endocrine disorder; ulcer, colitis or Crohn's disease, diverticulitis, or other gastrointestinal disorder?	<input type="checkbox"/>					
5. Disorder of the kidney, bladder (excluding healed bladder infections or urinary system, or reproductive organs)?	<input type="checkbox"/>					

2 Health and personal history, continued

(Complete the following for all persons applying for coverage requiring underwriting)

Have you or any of your dependents (spouse/partner, child(ren) ever been diagnosed with any of these ailments, received medical advice or sought treatment for:

	Employee		Spouse/ Partner		Child(ren)	
	Yes	No	Yes	No	Yes	No
6. Asthma, bronchitis, chronic obstructive pulmonary disease (COPD), emphysema, sleep apnea, cystic fibrosis or any lung or respiratory disorder?	<input type="checkbox"/>					
7. Arthritis, rheumatism, or gout; back, neck, or disc disorder; disorder of the knee, muscles, joints, or bones; systemic lupus erythematosus; connective tissue disease; or fibromyalgia?	<input type="checkbox"/>					
8. Headaches, epilepsy, seizures, paralysis, memory loss, intellectual disability, amyotrophic lateral sclerosis (ALS, or Lou Gehrig's disease), multiple sclerosis, muscular dystrophy, or any brain or neurological disorder, chronic infection, or chronic fatigue?	<input type="checkbox"/>					

In the last ten years have you or any of your dependents ever been diagnosed with any of these ailments, received medical advice or sought treatment for:

	Employee		Spouse/ Partner		Child(ren)	
	Yes	No	Yes	No	Yes	No
9. Skin disorder that lasted for more than 6 months?	<input type="checkbox"/>					
10. Anxiety, depression or any mood, emotional, mental, or nervous disorder; post-traumatic stress disorder; or schizophrenia?	<input type="checkbox"/>					
11. Disorder of the eyes or ears (excluding healed ear infections)?	<input type="checkbox"/>					
12. Blood, pus or sugar in the urine, chest pain, shortness of breath, enlarged glands or lymph nodes, night sweats or unintentional weight loss?	<input type="checkbox"/>					

In the last ten years have you or any of your dependents:

	Employee		Spouse/ Partner		Child(ren)	
	Yes	No	Yes	No	Yes	No
13. Consulted a medical professional for anything other than the conditions previously identified in this Health Questionnaire?	<input type="checkbox"/>					
14. Been advised to have, or have scheduled, a consultation, surgery, or test that has not been completed or that has been completed but has resulted in symptoms for which you have not consulted a medical professional?	<input type="checkbox"/>					
15. Been off work for more than five consecutive days due to an illness or injury?	<input type="checkbox"/>					
16. Been advised to reduce your consumption of alcohol or to seek counseling for the use of alcohol or drugs; or used cocaine, narcotics, barbiturates, amphetamines, hallucinogens, or other drugs, except as prescribed by a physician; or been arrested in connection with alcohol or drugs; or received treatment in connection with alcohol or drugs?	<input type="checkbox"/>					
17. Pled guilty to, pled no contest to, or been convicted of a felony; or been convicted of a major moving violation, including DUI, reckless driving, and driving to endanger; or had your driver's license suspended?	<input type="checkbox"/>					
18. Had any screening or diagnostic tests for cancer or heart / circulatory disorders?	<input type="checkbox"/>					
19. Are you or one of your dependents currently pregnant?	<input type="checkbox"/>					

Have you or any of your dependents:

	Employee		Spouse/ Partner		Child(ren)	
	Yes	No	Yes	No	Yes	No
20. In the last 2 years, piloted an aircraft, engaged in motor vehicle racing, auto racing, boat racing, hang gliding, parachuting, climbing, scuba diving, or any similar sport or avocation?	<input type="checkbox"/>					
21. In the last 12 months, used any tobacco products, including cigarettes, cigars, and chewing tobacco, or used nicotine gum or a nicotine patch?	<input type="checkbox"/>					
22. In the last 3 years, have you been prescribed or advised to take any medication by a medical professional?	<input type="checkbox"/>					

[Critical Illness – (complete only if you're applying for this coverage)]

Do you or any of your dependents:

Employee		Spouse/ Partner		Child(ren)	
Yes	No	Yes	No	Yes	No
<input type="checkbox"/>					

23. Have two or more natural parents, brothers, or sisters diagnosed prior to age 55, or one or more prior to age 45, with any of the same diseases listed: coronary artery disease, stroke, diabetes, kidney disease, muscular dystrophy or cancer?

3 Details (provide details below for all questions answered "yes.")

If additional space is needed, please attach, sign, and date an additional sheet including all required information.

Question number	Applicant name	State and provide details for each condition and activity	Date condition began	Duration of condition and treatment	Physician name, address and phone number	Fully recovered?
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No
						<input type="checkbox"/> Yes <input type="checkbox"/> No

Please provide physician information even if you answered "no" to all the questions.

Name and address of physician with your most up-to-date and comprehensive medical records:

4 Acknowledgement, authorization for release and disclosure of health related information and signature

Acknowledgement

I acknowledge, to the best of my knowledge and belief, that:

- The information I have provided in the Evidence of Insurability Application is true, accurate and complete.
- I have read, or had read to me, the completed EOI Application, and understand that any false statements or misrepresentation made in it may result in a loss of coverage under the Group Insurance Policy.
- I have read or had read to me, the fraud warning (pages 5 and 6) for my state.

I also confirm my understanding that:

- My EOI Application may be denied and I may be refused insurance if Sun Life Assurance Company of Canada or Sun Life and Health Insurance Company (U.S.) ("The Company") determines that I am not insurable. If The Company determines that I am not insurable, it will explain in writing the basis of its determination.
- I may ask The Company in writing to: (a) obtain certain information from the EOI Application file relating to me (a fee may be charged); (b) correct, amend or delete information in the EOI Application file relating to me (as permitted by applicable law); (c) file my own statement of facts if I believe any information in the EOI Application file relating to me is incorrect; and (d) provide me with a copy of my EOI Application.

If I have any questions regarding my EOI Application, I can write to [Sun Life Financial, Group Medical Underwriting, 15 Rye Street, Suite 210, Portsmouth, NH 03801].

4 Acknowledgement, authorization for release and disclosure of health related information and signature, continued

I AUTHORIZE any physician, health care provider, health plan, medical professional, hospital, clinic, laboratory, pharmacy benefit manager or other medical or healthcare facility that has provided payment, treatment, or services to me or on my behalf, to disclose my entire medical record and any other protected health information concerning me to the Medical Underwriting Department of Sun Life Assurance Company of Canada or Sun Life and Health Insurance Company (U.S.) ("The Company") its subsidiaries, affiliates, third party administrators, and reinsurers.

I understand that such information may include records that relate to my physical or mental condition, such as diagnostic tests, physical examination notes and treatment histories, and that may include information regarding the diagnosis and treatment of human immunodeficiency virus (HIV) infection, sexually transmitted diseases, mental illness and the use of alcohol, drugs, and tobacco, but does not include psychotherapy notes.

By my signature below, I acknowledge that any agreements I have made to restrict my protected health information do not apply to this Authorization, and I instruct any physician, health care professional, hospital, clinic, medical facility, or other health care provider to release and disclose my entire medical record without restriction.

I understand that the Company will use the information it obtains to (a) administer claims; (b) determine or fulfill responsibility for coverage and provision of benefits; (c) administer coverage; and (d) conduct other legally permissible activities that relate to any coverage I have or have applied for with the Company.

I understand that the Company will not disclose information it obtains about me except as authorized by this Authorization; as may be required or permitted by law; or as I may further authorize. I understand that if information is redisclosed as permitted by this Authorization, it may no longer be protected by applicable federal privacy law.

The Genetic Information Nondiscrimination Act of 2008 (GINA) prohibits employers and other entities covered by GINA Title II from requesting or requiring genetic information of employees or their family members, except as specifically allowed by this law. In order to comply with this law, we are asking that you not provide any genetic information when responding to this request for medical information. "Genetic information," as defined by GINA, includes an individual's family medical history, the results of an individual's or family member's genetic tests, the fact that an individual or an individual's family member sought or received genetic services, and genetic information of a fetus carried by an individual or an individual's family member of an embryo lawfully held by an individual or family member receiving assistive reproductive services.

I understand that: (a) this Authorization shall be valid for 24 months from the date I sign it; (b) I may revoke it at any time by providing written notice to Sun Life Financial, Group Medical Underwriting, SC 7190, 15 Rye Street, Portsmouth, NH 03801, subject to the rights of any person who acted in reliance on it prior to receiving notice of its revocation; and (c) my authorized representative and I are entitled to receive a copy of the Authorization upon request.

A copy of this Authorization shall be as valid as the original.

Print name of applicant or personal representative of applicant	Group policy number
If you are a representative, describe your authority or relationship to applicant	
Signature of applicant or personal representative X	Date

5 Fraud warnings

[General fraud warning: Any person who knowingly and with intent to defraud any insurance company or any other person files an application for insurance, containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.]

[For [AR,] [LA,] [MA,] [NM,] [RI,] [and] [WV] the following fraud warning applies: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.]

[For CO the following warning applies: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.]

5 Fraud Warnings, continued

[For the District of Columbia the following notice applies: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.]

[For FL the following notice applies: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.]

[For KS the following notice applies: Any person who knowingly and with intent to defraud any insurance company or other person files an Application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of insurance fraud as determined by a court of law.]

[For KY the following notice applies: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance, containing any materially false information, or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which may be a crime and subjects such person to criminal and civil penalties.]

[For MD the following notice applies: Any person who knowingly OR willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly OR willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.]

[For [ME,] [TN,] [VA,] [and] [WA] the following notice applies: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.]

[For NJ the following notice applies: Any person who knowingly includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.]

[For OH the following notice applies: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.]

[For OK the following notice applies: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.]

[For OR the following notice applies: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.]

[For PR the following notice applies: Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation with the penalty of a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances are present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.]

[For VT the following notice applies: Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.]

Contact us



By mail

Sun Life Financial
[Group Medical Underwriting]
[15 Rye Street, Suite 210]
[Portsmouth, NH 03801]



By fax

[781-446-1517]



www.sunlife.com/us



Customer Service [800-247-6875] M–F [8:30 a.m. – 6:00 p.m.], ET

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
GMPAP-2477 - EOI SOV - 6-28-2012.pdf			

**Sun Life Assurance Company of Canada
Sun Life and Health Insurance Company (U.S.)
Statement of Variability**

Form #: GMPAP-2477

Variability denoted by bracketing

Field	Scope of Variation
2. Employee information	
Employer information	Text will change to reflect the required for a Policyholder and may include: <ul style="list-style-type: none"> • Group policy number • Division/location • Billing Code
Social Security number	Variability only to the extent that the company may ask for the last four digits of the Social Security number or the whole Social Security number. Information is to be used to identify those to whom benefits are payable.
3. Coverage(s) subject to Evidence of Insurability	
Coverage	Text will change to reflect the actual coverage election by the Policyholder and may include: <ul style="list-style-type: none"> • Employee Basic Life • Spouse Basic Life • Child Basic Life/Optional Life • Short-Term Disability Buy-Up • Long-Term Disability Buy-Up • Customized Disability • Employee Optional Life • Spouse Optional Life • Short-Term Disability • Long-Term Disability • Critical Illness / Cancer
4. Employee instructions	
Online Application	Text regarding online EOI Application will print to the extent it is available.
Printable EOI Application	Title text will only print if the online EOI Application is also available. The Group Medical Underwriting address and fax number reflects current information but may be changed.
Page 2 Header	
Company	Company addresses reflects current information but may be changed to reflect new address.
1. Employee information	
Employer information	Text will change to reflect the required for a Policyholder and may include: <ul style="list-style-type: none"> • Group policy number • Division/location • Billing Code
Social Security number	Variability only to the extent that the company may ask for the last four digits of the Social Security number or the whole Social Security number. Information is to be used to identify those to whom benefits are payable.

2. Health and personal history	
Question 23	Text will change to reflect the actual coverage available to the Policyholder and may include: <ul style="list-style-type: none"> • Critical Illness • Critical Illness / Cancer • Cancer • Hospital Indemnity
4. Certification, Authorization for Release and Disclosure of Health Related Information and Signature	
Group Medical Underwriting	The Group Medical Underwriting address reflects current information but may be changed.
5. Fraud Warning	
Fraud warnings	The fraud warning sections are bracketed only so that we may change fraud language to comply with future changes to state law or regulation.
Contact us	
Contact Information	Office address, telephone and internet address reflects current information but may be changed to reflect new address, telephone or internet address.