



A Smarter Way for Advisors to Deliver Total Workplace Value

One Integrated Solution. More Value for Clients. Stronger Growth for Advisors.



Small businesses want simple, straightforward, digital-first solutions that deliver real employee value – without added complexity. By bringing together Group Benefits and Group Retirement Services, you can offer a seamless workplace solution that's easy to position, quick to implement, and built to grow alongside your Clients.

One Advisor. One Provider. A Stronger Client Relationship.

Offering group benefits and group retirement through Sun Life enables you to deliver integrated workplace solutions that strengthen client relationships and create lasting value. Designed with Canada's small business market in mind, this creates a flexible workplace offering that's easy to explain, simple to adopt, and scalable as clients grow.

Comprehensive Solutions for Your Clients' Employees

Group Retirement Savings Plan: Sun Life Essentials™ and Sun Life Essentials Plus™

Help your plan members save for the future with a workplace retirement solution that includes:

- Access to Sun Life Choices Flex, including FHSA
- RRSP, TFSA, and DPSP* options (DPSP* only available through Sun Life Essentials Plus)
- Great fund choices with access to diversified Sun Life-branded funds from top investment managers
- Competitive fees – often lower-than-retail fund management fees, so members pay less and save more
- Employee support with 24/7 access to Sun Life tools and services, including customizable plan member education
- Easy administration fully supported by Sun Life, from recordkeeping to reporting to investment governance
- Hassle-free administration and no setup cost or minimum transfers

Group Benefits Plan: SunAdvantage and SunSolutions

Support your employees' health and well-being with a flexible benefits solution that includes:

- Dental coverage
- Extended health care (EHC) coverage
- Access to Lumino Health virtual care services (provided by Dialogue)
- Spending accounts
- Life insurance
- Short-term disability (STD) coverage
- Long-term disability (LTD) coverage
- Optional add-ons



Designed to Support Plan Sponsors and their Employees:

- Affordable plan design options
- Simple setup with an administration kit and access to the Plan Sponsor Services website
- Support from a dedicated customer service administrator
- Plan member-friendly coverage guides to help employees understand and use their benefits
- Online enrolment for employees



A Digital Experience Employees Actually Use

Employees manage both their benefits and retirement savings through one intuitive ecosystem:

- Single sign-on via mysunlife.ca
- One mobile app (available on Android and iOS) for health and wealth
- With health and wealth connects, health claim reimbursements can also be deposited directly into the employee's Sun Life group savings plan.

Plan members can manage their health benefits, savings, personal investments, and insurance policy anywhere from their mobile device. The result is higher engagement, less friction, and a stronger connection to your value long after implementation.



Employee Value that Drives Retention

When health and retirement solutions work together, employees see a real difference:

- Integrated financial wellness support
- The ability to manage today's health needs and tomorrow's savings in one place
- Innovative features like Claims Reimbursement into Savings, helping turn claims into long-term financial progress

Stronger employee value supports stronger employer loyalty – helping you retain and expand your book over time.



Less Complexity. More Time to Grow.

Launching benefits and retirement together streamlines administration for everyone:

- One platform for group benefits and group retirement
- Simplified onboarding and implementation
- Automated reporting and compliance support

Fewer moving parts mean fewer service issues – freeing you to focus on what matters most: growth and Client relationships.

A Clear, Repeatable Growth Opportunity

By combining Group Benefits with Group Retirement Services, you gain a cost-efficient, repeatable way to win and grow in the small business market. One provider. One digital ecosystem. One compelling story – helping you sell with confidence while delivering meaningful workplace value.

Let us help you take care of your Clients' employees' health and wealth needs, so your Clients can focus on what's important.

For more information, please contact your Sun Life Representative

Sun Life Essentials™ is a trademark of Sun Life Assurance Company of Canada.