



Sun Life has a strong financial strength position.

Sun Life has established a record of financial strength and a long-standing tradition that few companies can match.

Strong Reserves and Capital

We are required to fair value our liabilities, as well as our financial assets quarterly

Go above and beyond by holding more excess capital than regulatory requirements
MSCCR 223% over 150% min
RBC 357% over 200% min

We use our own financial models to stress test reserves and capital to ensure that we have adequate levels in place to meet product guarantees and financial commitments

We have access to global sources of capital

Sun Life consistently maintains a strong capital position

Prudent Investment Approach

We only buy what we understand – critical attention is paid to investment research by support staff of 200+

Widely diversified investments across industries, companies, asset classes and financial instruments in order to minimize losses

Bond portfolio includes over 1,100 borrowers and 96% have investment grade credit ratings

We do not initially invest in below investment grade bonds

Our conservative approach helps minimize losses through wise investing

Risk Management Expertise

We apply the same rigorous, disciplined risk management process across the enterprise

Our balanced product offerings and global earnings mix help minimize downturns in specific business lines

Highly educated global risk management team

more than 380 employees
60+ CFAs
75 actuaries in the US alone

S&P's Strong rating of our overall risk mgmt. approach

Sun Life's financial strength is in the top 20% of rating agencies' rankings

Our strong investment and risk management practices places us among the top global life insurance companies

In our 140-year history we have navigated past economic challenges and we continue to maintain our strength to help our customers achieve lifetime financial security. I would be happy to provide you with our financial strength brochure that includes additional details of our company's rich history.