



# Group Life Insurance Benefits

for Employees of DriveTime Automotive Group, Inc. - #237856

## A Worldwide Presence

Our parent company's operations currently service millions of people in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda.

### Benefits

- Basic Group Term Life Insurance equal to 1x your Basic Annual earnings to a maximum of \$50,000. Guaranteed Issue amount is the lesser of current amount or \$50,000.
- Accidental Death and Dismemberment (AD&D) insurance which would pay an additional benefit, up to the amount of your Life benefit, if you suffer a covered loss due to an Accidental Injury.
- Benefits are reduced to 65% at age 65, to 45% at age 70, to 30% at age 75 and to 20% at age 80. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits that help offset expenses at a critical time. You may collect 75% of your life insurance amount up to \$500,000 during your lifetime if you become terminally ill.
- If you leave DriveTime Automotive Group, Inc., you may be able to convert your Group Life coverage to an Individual Life insurance policy.

### No Cost to You

- Your employer pays your Group Life and AD&D premium.

### How to Enroll

- Basic group term life coverage begins automatically when you meet the eligibility requirements. Please go online to the ADP Employee Self-Service portal to complete your Beneficiary designations.

### For Complete Plan Details

- This highlight flyer is intended to provide an overview of the benefits available from your employer, and is not a complete description of plan provisions. Receipt of this flyer does not certify eligibility for benefits under this plan.
- Your employer will provide you with the Sun Life booklet containing complete plan details.

This Overview is preliminary to the issuance of the Policy and booklet certificate. It does not describe the specific benefits under the Policy.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 98P-ADD, 07-SL, 01C-LH-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 12-SD-C-01, 13-SD-C-01, 12-SD-R-01, 13-SD-R-01, 12-AC-C-01, 12-AC-R-01, and 12-AC-R-02. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Windsor, CT) under Policy Form Series 13-GP-LH-01, 13-LF-C-01, 13-GPPORT-P-01, 13-LFPort-C-01, 13-ADD-C-01, 13-LTD-C-01, 13-LTD-P-01, 13-STD-C-01, 06P-NY-DBL, 07-NYSL REV 7-12, GP-A-1, and GC-A-1. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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SLPC 25479 12/13 (exp. 12/15)