

Welcome

It's time to enroll in your benefits!

We are pleased to offer you coverage from Sun Life as part of your employee benefits program. With benefits from Sun Life, you can stay confident knowing that no matter what unexpected events lie ahead, you have made a plan to help protect your future and your finances.

Sun Life can help you protect what you love no matter your age or where you are in life:

- Out on your own and working hard to build your career and independence
- Living life your way—saving money and dreaming about what's yet to come
- Advancing your career, perhaps buying a home, or even starting a family
- Enjoying the benefits of all of your hard work or even planning for retirement

Appriss Inc. is providing the following – at no cost to you:

Employee Basic Life and AD&D Insurance
Long Term Disability Insurance

Appriss Inc. is offering you the opportunity to enroll in the following:

Employee Optional Life and AD&D Insurance
Spouse Optional Life Insurance
Child Optional Life Insurance

In this booklet, you will find information that will help you understand your choices and how much coverage costs. Want to learn more about how Sun Life's benefits can help you? Visit www.SunLifeKnowsBenefits.com.

Enrolling is easy! Simply fill out your enrollment form and return it to your benefits administrator.

If you have questions about your benefits plan, ask your benefits administrator.

Employer-paid Life and AD&D insurance benefits

Protect the life you love by securing it for the people most important to you.

Take comfort in knowing that life and accidental death & dismemberment (AD&D) insurance can provide the people you love with financial support when you can't be there—and they need it most.

- It provides a benefit to your loved ones to use however they see fit—for example, to help pay day-to-day expenses or funeral costs.
- It includes an equal amount of AD&D insurance that provides a benefit if you or a covered dependent suffers a covered accident or dies from a covered accident.
- Apply to take your coverage with you if you retire or change employers.¹
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.
- It is provided at no cost to you thanks to your employer.

The benefit highlights describe your employer-paid Life and AD&D insurance plan.

Frequently asked questions

How is my benefit claim filed and paid?

Your beneficiary(ies) and your employer will complete a Death Benefits Claim Packet or an AD&D Claim Packet and submit it to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when a decision is made.

If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you. If your death claim is approved, your beneficiary(ies) may elect to receive a lump sum payment or to have the benefit paid into an interest-bearing account at Sun Life, where funds can be withdrawn at any time. State restrictions apply. Options may vary by state.

Does the coverage have any exclusions?

Subject to state variations, life insurance benefits may be excluded for suicide. No AD&D benefit will be paid for losses resulting from suicide or for losses that are a result of drug use, driving while intoxicated, or committing a criminal act. Other exclusions may apply or vary by state. See the benefit highlights for more information.

How can I get more information about my coverage?

After the effective date of your coverage, you can contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

1. Subject to policy terms, conversion is available when life insurance coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

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 REV 7-12, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 13-SD-C-01, 12-AC-C-01, 13-ADD-C-01, 12-GPPort-P-01, 13-ADDPort-C-01, 12-STDPort-C-01, 12-ACPort-C-01, 13-SDPort-C-01, TDBPOLICY-2006, and TDI-POLICY. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Group Life and AD&D Insurance Benefits

for Employees of Appriss, Inc. – Policy # 233510

All Eligible Employees

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 \$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 and to 50% at age 70. Coverage is discontinued at termination of employment or retirement.
- Accelerated Benefits that help offset expenses at a critical time. You may collect a portion of your benefits during your lifetime if you become terminally ill.
- If you leave Appriss, Inc., you may be able to convert your Group Life coverage to an Individual Life insurance policy or apply to port your group term life insurance coverage.

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. You'll need to designate beneficiaries for your basic life benefits using our Beneficiary Designation form or Group Enrollment form. Check with your employer for the necessary forms and for additional coverage options that may be available, or find the forms you need online at www.sunlife.com/us.

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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Optional Life and AD&D insurance benefits

Protect the life you love by securing it for the people most important to you.

Take comfort in knowing that life and accidental death & dismemberment (AD&D) insurance can provide the people you love with financial support when you can't be there—and they need it most. Consider supplementing your employer-paid life and AD&D insurance if your income is needed to cover household or day-to-day expenses or if you share responsibility for a significant debt with someone else.

In four easy steps, estimate how much life insurance coverage you may need.¹

1. Identify your MONTHLY EXPENSES

Mortgage/rent	\$ _____
Car or transit payments	\$ _____
Health insurance and out-of-pocket expenses	\$ _____
Credit card debt	\$ _____
Family care (e.g., education and childcare costs)	\$ _____
Groceries	\$ _____
Utilities	\$ _____
Other expenses	\$ _____
Total monthly expenses	\$ _____

2. Identify your TOTAL ASSETS

401(k)	\$ _____
Retirement funds	\$ _____
Other life insurance	\$ _____
Other assets	\$ _____
Total assets	\$ _____

3. CALCULATE the future funds you need to cover your monthly expenses

\$ _____	X	12	X	_____	=	\$ _____
Total monthly expenses				Number of years		Total future funds needed

4. ESTIMATE your life insurance needs

\$ _____	-	\$ _____	=	\$ _____
Total future funds needed		Total assets		Amount of additional coverage you may need

1. This worksheet is provided for informational purposes only. It should not be relied on as financial advice or solicitation of insurance. You may wish to consult an independent financial professional for advice.

Optional Life and AD&D insurance benefits

More about Life and AD&D insurance

- If you enroll when you are first eligible, you do not have to provide proof of good health.²
- You are covered for a year at a time, so you can adjust your coverage as your needs change (e.g., you get married or have a baby).²
- It includes an equal amount of AD&D insurance that provides a benefit if you or a covered dependent suffers a covered accidental injury or dies from a covered accident.
- Apply to take your coverage with you if you retire or change employers.³
- Apply to receive a portion of your death benefit to help cover medical and living expenses if you become terminally ill.

The benefit highlights describe the Life and AD&D insurance plan.

Frequently asked questions

How is my benefit claim filed and paid?

Your beneficiary(ies) and your employer will complete a Death Benefits Claim Packet or an AD&D Claim Packet and submit it to Sun Life. Our claims examiners review the claim and gather additional information if necessary. We will notify you or your beneficiaries when a decision is made.

If your AD&D claim for an accidental injury is approved, the benefit amount will be paid directly to you. If your death claim is approved, your beneficiary(ies) may elect to receive a lump sum payment or to have the benefit paid into an interest-bearing account at Sun Life, where funds can be withdrawn at any time. State restrictions apply. Options may vary by state.

Does the coverage have exclusions?

Subject to state variations, life insurance benefits may be excluded for suicide. No AD&D benefit will be paid for losses resulting from suicide or for losses that are a result of drug use, driving while intoxicated, or committing a criminal act. Other exclusions may apply or vary by state. See the benefit highlights for more information.

How can I get more information about my coverage?

After the effective date of your coverage, you can contact our Customer Service representatives at 800-247-6875, 8:00 a.m. to 8:00 p.m. ET, Monday through Friday.

2. If the amount you apply for exceeds the Guaranteed Issue amount or if you decline coverage during your initial eligibility period and want to elect coverage or increase coverage at a later date, you are required to complete and submit an Evidence of Insurability application, which must be approved by Sun Life prior to coverage taking effect.
3. Subject to policy terms, conversion is available when life insurance coverage terminates or reduces, and portability is available when employment terminates. Coverage is subject to state variations. If portability is not available in your state, continuation may be available. Refer to your Certificate for specific conditions.

This coverage does not constitute comprehensive health insurance (often referred to as "major medical coverage") and does not satisfy the requirement for Minimum Essential Coverage under the Affordable Care Act.

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 REV 7-12, 07P-LH-PT/07C-LH-PT, 01P-ADD-PT/01C-ADD-PT, GP-A, GC-A, 12-GP-01, 12-DI-C-01, 13-SD-C-01, 12-AC-C-01, 13-ADD-C-01, 12-GPPort-P-01, 13-ADDPort-C-01, 12-STDPort-C-01, 12-ACPort-C-01, 13-SDPort-C-01, TDBPOLICY-2006, and TDI-POLICY. Product offerings may not be available in all states and may vary depending on state laws and regulations.

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Optional Life and AD&D Insurance Benefits

for Employees of Appriss, Inc. – Policy # 233510

All Eligible Employees

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

- **For you:**

An amount between \$10,000 and \$500,000, in increments of \$10,000, not to exceed 5x Basic Annual Earnings. Guaranteed Issue Amount is lesser of \$200,000 or 3x employee's Basic Annual earnings. Benefits cease at retirement.

- **For your spouse:**

An amount between 5,000 and \$100,000, in increments of \$5,000. Guaranteed Issue Amount is \$30,000. Spouse Optional Life coverage may not exceed 50% of the employee's coverage. Coverage ends when employee turns 70.

- **For your dependent child(ren):**

An amount equal to \$10,000 for each eligible child who is 6 months to under age 19 years old (or 25 if a full-time student); \$250 for a child who is 14 days but under 6 months. Child coverage cannot exceed 100% of the employee's coverage.

You must elect Optional Life coverage for yourself in order to cover your spouse and/or children.

Features of the Plan

- Your employer's plan includes optional Accidental Death and Dismemberment (AD&D) Insurance which would pay an additional benefit, up to the amount of your Optional Life benefit, if you suffer a covered loss due to Accidental Injury.
- The plan also includes many special features including Waiver of Premium and Accelerated Benefits.

How to Enroll

- Once you have selected the amount of coverage that's right for you, your spouse and your children, simply fill out the Optional Life enrollment form provided by your employer. Be sure to sign, date, and return the form to your employer. Please submit the form to your employer along with any Evidence of Insurability forms that may be required.

About Evidence of Insurability

- Evidence of Insurability – also called “proof of good health” – is required if:
 - You decline coverage during your initial eligibility period and then want coverage at a later date; or
 - You apply for Optional Life in excess of the Guaranteed Issue Amount.
- All late entrants and increases require Evidence of Insurability.

Your employer will advise you if you need to submit an Evidence of Insurability application. If so, Sun Life may arrange for you to take a medical exam (at our expense) and/or complete a questionnaire. Coverage will not go into effect until Sun Life approves the application.

Optional Life Rates

Employee		Spouse		Child(ren)	
Age	Monthly cost per \$1,000 of coverage	Age	Monthly cost per \$1,000 of coverage	Monthly cost per \$1,000 of coverage	
Under 25	\$ 0.090	Under 25	\$ 0.095		
25 – 29	\$ 0.090	25 – 29	\$ 0.095		
30 – 34	\$ 0.100	30 – 34	\$ 0.105		
35 – 39	\$ 0.130	35 – 39	\$ 0.135	All eligible children	\$0.151
40 – 44	\$ 0.200	40 – 44	\$ 0.205		
45 – 49	\$ 0.310	45 – 49	\$ 0.315		
50 – 54	\$ 0.520	50 – 54	\$ 0.525		
55 – 59	\$ 0.830	55 – 59	\$ 0.835		
60 – 64	\$ 1.110	60 – 64	\$ 1.115		
65 – 69	\$ 1.740	65 – 69	\$ 1.745		
70 – 74	\$ 3.060				
75 +	\$ 5.130				

*These are the rates in effect for 10-14-15. The above Employee rates include \$ 0.020 and Spouse rates include \$0.025 for AD&D coverage.

Cost to You

- You are responsible for paying the cost of Optional Life coverage through payroll deduction. Calculate your cost by dividing your amount of optional life insurance by 1000 and multiplying the result by the appropriate rate above. Follow the example below to determine your monthly cost.

Example amount of insurance	Divided by 1000	Multiplied by rate	Example cost*	
\$25000	/ 1000 = 25	x \$0.05	\$ 1.25	
Your volume of insurance	Divided by 1000	Multiplied by rate	Your cost*	Cost per pay period
\$ []	/ 1000 = []	x \$[]	\$ []	\$ []

*Contact your employer to confirm the portion of the cost for which you will be responsible.

Age Reductions

- Amounts of Employee Optional Life Insurance are reduced at the following ages:

Age	Percentage
65	65%
70	50%

Age Reductions

- Amounts of Spouse Optional Life Insurance are reduced at the following ages:

Age	Percentage
65	65%

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.

Exclusions for Life

- Where allowed by law, if the Employee's cause of death is suicide:
- No amount of contributory Life or contributory Dependent Life Insurance is payable if the suicide occurs within 24 months after the Employee's Insurance is effective. If there was prior coverage in place, any period of time the Employee was insured for the same amount of Life Insurance under the previous insurer's group Life policy will count towards completion of the 24 months.
- No increased or additional amount of Life Insurance is payable if the suicide occurs within 24 months after the increased or additional amount of Basic Life Insurance is effective.
- No amount of Life Insurance in excess of the Guaranteed Issue Amount is payable if the suicide occurs within 24 months after the amount in excess of the Guaranteed Issue Amount is effective.

This summary represents a general overview. Limitations and exclusions may vary depending on your specific benefit plan. Please review your Life booklet for complete information.

Exclusions for AD&D (subject to state variations)

No Accidental Death or Accidental Dismemberment payment will be made for a loss which is due to or results from:

- Suicide while sane or insane, or intentionally self-inflicted injuries.
- Bodily or mental infirmity or disease of any kind, or infection unless due to an accidental cut or wound.
- Committing or attempting to commit an assault, felony or other illegal act.
- Active participation in a war (declared or undeclared) or active duty in any armed service during a time of war.
- Active participation in a riot, rebellion, or insurrection.
- Injury sustained from any aviation activities, other than riding as a fare-paying passenger, if the pilot exclusion applies to the plan.
- The Insured Person's voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless administered on the advice of a Physician.
- The Insured Person's operation of any motorized vehicle while intoxicated. Intoxicated means the minimum blood level alcohol required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred. For the purpose of this Exclusion, "Motorized Vehicle" includes, but is not limited to, automobiles, motorcycles, boats and snowmobiles.

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SLPC 25493 12/13 (exp. 12/15)

Evidence of Insurability

Frequently asked questions

What is Evidence of Insurability?

Your group insurance policy may require Evidence of Insurability (EOI) for you and your dependents. Evidence of Insurability is a statement, or proof, of an employee's or dependent's medical history. We use it to determine whether or not we will provide coverage.

What is the EOI application?

The EOI application is a form on which you and/or your dependent answer "yes" or "no" to questions concerning certain medical conditions. If you answer "yes" to any question(s), you are required to provide specific details of the condition, such as pertinent dates, treatments, and names of physicians. In some cases, a paramedical examination may also be required.

When do I need to submit an EOI application?

You may need to submit an EOI application, if you:

- apply for a coverage amount above the Guaranteed Issue amount,
- declined coverage for yourself or your dependent(s) within the initial eligibility period and are now applying for coverage, or
- enroll yourself or your dependent(s) and then subsequently elect to increase coverage.

Please refer to your benefit highlights page for complete information specific to your plan.

What is the process for submitting an EOI application?

To be considered for coverage, you must complete an EOI application, either online or on paper.

Submit your medical information online

It's the quick, easy, and smart way to submit EOI. And it's completely secure and confidential.

1. Have the following information ready:

- Your group policy number and the amount of coverage.
- Height, weight, and recent medical history for you and any dependents included on your application.

2. Go to www.mysunlifebenefits.com

- Click on Evidence of Insurability Application, follow the instructions, review your answers, and sign your application electronically before you submit. You will receive an official acknowledgment that Sun Life Financial has received your EOI application. If you are approved, you may receive an e-mail that same day.

Submit your medical information on paper

If you need a paper application, you can access a printable version at www.mysunlifebenefits.com.

- Click Download Paper Forms
- Click Employee Benefits
- Select Evidence of Insurability
- Select the EOI application for the state in which your company is headquartered

After Sun Life receives and processes your EOI application, you will receive either an approval or pending notification. If your application is pending, you may be contacted to schedule a medical exam (at Sun Life's expense). Coverage subject to EOI will not go into effect until Sun Life approves your application in writing.

Evidence of Insurability

How long does the approval process take?

As soon as we have a complete EOI application submitted online and as soon as the coverage amount is certified by your employer, often we can give approval within minutes and notify you or your employer via our online system or e-mail. For paper applications and applications that require review by a member of our medical underwriting team, the process usually takes five to seven business days. This time range is contingent on you returning a complete EOI application and our ability to obtain the necessary health information.

How will I be notified if I am approved?

If you submit your EOI application online and are approved right away, you will receive an e-mail. If you submit your EOI application via fax or mail, a letter will be sent to your home notifying you of the approval.

How will I be notified if I am denied?

If you are denied the requested coverage, a letter is sent to your home. This letter outlines why you were denied and gives you instructions on how you can appeal the decision.

When does my coverage take effect?

Coverage is effective on the later of the date Sun Life approves your application in writing or the date your coverage is effective under your employer's group insurance policy, provided that you or your dependent(s) are eligible under the group policy.

About privacy and security

In accordance with Sun Life Financial's strict privacy practices, your answers to the Health History portion of the EOI application are completely confidential. Sun Life never shows them to your employer. Also, we do not share your e-mail address or other personal information with any third parties except as permitted or required by law. The website includes state-of-the-art security; any information entered is encrypted and transmitted using Secure Sockets Layer (SSL) technology.

These instructions on how to submit an Evidence of Insurability form only apply to life and disability policies.

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