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Sun Life Financial Offers Discount to Medical Stop-Loss Customers Participating in the MedEncentive Cost Containment Program

[Wellesley Hills, MA and Oklahoma City, Oklahoma] – January 23, 2012 – The Employee Benefits Group division of the U.S. Business Group of Sun Life Financial Inc. (NYSE: SLF, TSX: SLF), one of the largest direct writers of stop-loss insurance in the United States, and MedEncentive, a cost containment healthcare services provider, jointly announced today that Sun Life Stop-Loss customers who participate in the MedEncentive Program will receive a discount on their Sun Life Stop-Loss policy premium.

A unique web-based incentive system, the MedEncentive Program offers financial rewards to both doctors and patients who declare or demonstrate adherence to best practices and healthy behaviors. Such mutual accountability incentivizes improvement in both care quality and health behaviors. The program also excels in “information therapy,” the process of providing clear, timely information that helps patients make informed decisions while promoting health literacy, empowerment, and adherence.

Sun Life Stop-Loss customers are self-insured employers that manage the risk of the employee medical plans. Healthcare cost containment represents a key opportunity for self-insured employers. Years of testing and analysis by independent experts have shown that the approach MedEncentive uses effectively controls healthcare costs. For example, a hospital system with 1,100 health plan members realized a savings of \$1.6MM or 14.4% of projected expenditures over a 2-year period with MedEncentive. This savings equates to a 13:1 return on investment for the MedEncentive program.

“After analyzing the results from MedEncentive’s trials, we are impressed with the firm’s approach to mitigating healthcare costs by promoting health,” said Scott Beliveau, Sun Life Financial Stop-Loss Vice President. “Because of our confidence in the MedEncentive Program, we will provide a discount on Sun Life Stop-Loss premium to customers who participate in the program. It’s clear that both Sun Life Financial and MedEncentive share a commitment to providing innovative solutions to self-insured employers by helping them encourage employees to enjoy healthy lifestyles.”

“We are pleased to have a stop-loss leader like Sun Life recognize the value of the MedEncentive Program by offering a discount on the Stop-Loss policy premium to their customers who participate in the program,” said Jeff Greene, MedEncentive CEO and Founder.

The MedEncentive Program is available to Sun Life Stop-Loss customers with new or renewed policies with effective dates of January 1, 2013 and beyond. MedEncentive is not affiliated with Sun Life Financial.

About MedEncentive

MedEncentive offers healthcare cost containment services based on its patented, one of a kind, web-based incentive system. The MedEncentive Program provides a competitive advantage by using payer-sponsored financial incentives to reward both doctors and patients for adhering to evidence-based care and healthy

behaviors, provided doctors and patients agree to allow each other to confirm their adherence. Unlike any other solution, this process of “doctor-patient mutual accountability™” aligns the interests of insurers/taxpayers, consumers, and providers. MedEncentive’s program also uses “information therapy” to promote patient health literacy, empowerment and adherence. The Program’s effectiveness has been proven repeatedly in multi-year trials, the results of which have been confirmed by independent analysts and academic researchers. For more information visit: www.medencentive.com.

About Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of protection and wealth accumulation products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, and Bermuda. In the United States and elsewhere, insurance products are offered by members of the Sun Life Financial group that are insurance companies. Sun Life Financial Inc., the holding company for the Sun Life Financial group of companies, is a public company. It is not an insurance company and does not offer insurance products for sale in the United States or elsewhere, and does not guarantee the obligations of its insurance company subsidiaries. In the United States, Sun Life Financial provides a range of products and services to employers and their employees, including group and voluntary life, disability, dental, and stop-loss insurance products. These products are issued by Sun Life Assurance Company of Canada in all states except New York. In New York, these products are issued by Sun Life Insurance and Annuity Company of New York. Product offerings may not be available in all states and may vary depending on state laws and regulations. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE), and Philippine (PSE) stock exchanges under the ticker symbol SLF. For more information, visit www.sunlife.com/us.