

NOTICE OF CLASS ACTION SETTLEMENT
in
**SUN LIFE/UNION SECURITY DEPENDENT CHILD LIFE INSURANCE
LITIGATION**

Lewis-Abdulhaadi v. Union Security Ins. Co., Case No. 2:21-cv-03805-WB (E.D. Pa.)

**Please read this notice carefully and completely.
If you are a member of the Class, the settlement will affect your legal rights.**

**A federal court has authorized this notice.
This is not a solicitation from a lawyer.
You have not been sued.**

The United States District Court for the Eastern District of Pennsylvania preliminarily approved a settlement of the above-entitled lawsuit and authorized this notice.

You are receiving this notice either because Union Security Insurance Company (“USIC”) or Sun Life Assurance Company of Canada (“Sun Life”) identified you as a Class member or your current or former employer identified you as a potential Class member. (Assurant Employee Benefits was the brand name for group life insurance policies underwritten by USIC).

This notice summarizes the Settlement and informs you of your rights under the Settlement. The complete Settlement Agreements, and other information about this lawsuit, are available at ERISAsettlementsunlife.com or by contacting Class Counsel listed below.

SUMMARY OF YOUR LEGAL RIGHTS & OPTIONS	
	<i>Your benefits and what you must do to obtain them depend on what category you are in (as fully described in Question No. 4 below):</i>
OPTION #1 (FOR ALL CLASS MEMBERS): Obtain a payment or benefits under the Settlement	If you previously submitted a claim for dependent child life insurance benefits that was denied between August 25, 2015, and March 14, 2025 which was denied based on the child’s age, you do <u>not</u> need to take any action to receive payment (unless you need to update your contact or provide beneficiary information - see section 5, Group #1).
	If your child passed away between August 25, 2015, and March 14, 2025 but you did not previously submit a claim for dependent child life insurance benefits, you <u>must</u> submit a Claim as detailed below to receive benefits.
	If you paid premiums for a child who was above the allowed age for dependent child life insurance (generally above 19 if not a full-time student or above 25 and not disabled but may vary depending on the terms of the group policy) and your child is still alive, you can convert the life insurance to an individual policy for each such child. You <u>must</u> submit a Notice of Interest in Conversion Coverage as detailed below to receive this benefit.

<p>OPTION #2 (FOR ALL CLASS MEMBERS): Object</p>	<p>If you are not satisfied with the terms of the proposed Settlement, then you or your attorney may inform the Court by sending a letter or written statement postmarked by March 3, 2025, at the address listed below. If you object, you can still receive benefits under the Settlement if the Court enters final approval of the settlement.</p>
<p>OPTION #3 (ONLY IF YOU FILED A SEPARATE LAWSUIT): Opt-out</p>	<p>If you have filed a lawsuit concerning the denial of dependent life insurance for a child who passed away between August 25, 2015 and March 14, 2025, and that lawsuit is currently pending, you may opt-out of the Settlement and exclude yourself from the Class by sending a letter or written statement by March 3, 2025, at the address listed below. If you have not filed such a lawsuit you may not opt-out of the Settlement. If you opt-out, you will not receive a payment or other benefits under the Settlement.</p>

BASIC INFORMATION

3. What Is This Case About?

This is a class action on behalf of certain participants in employee benefit plans covered by the Employee Retirement Income Security Act (“ERISA”) challenging practices regarding dependent child life insurance. The Complaint alleges that Plaintiff and the Class paid and that USIC and Sun Life received premiums collected by the employers of the plan participant for dependent child life insurance coverage under a group life insurance policy for which the dependent children were not eligible. Plaintiff filed a claim for benefits following the death of her son that was denied because her son was older than the maximum allowable age for eligibility as a dependent child under the group policy issued to her employer. Plaintiff has brought claims against USIC and Sun Life under ERISA on behalf of a Class of similarly situated individuals. A detailed description of the claims is contained in the First Amended Complaint, which is available on the following website: ERISAsettlementsunlife.com. Defendants deny the allegations of the Complaint and contend that they complied with the law and the provisions of the group life insurance policy.

2. What is a Class Action?

A class action is a lawsuit in which the claims and rights of many people are decided in a single court case. A class representative, such as Plaintiff here, files a lawsuit asserting claims on behalf of the entire class. The “Class Representative” in this case is Antoinette Lewis, who had two children enrolled in child dependent life insurance with USIC and then Sun Life through her employer’s group plan.

3. Who is a Member of the Class?

The Court defined the “Class” as follows:

All participants in an ERISA-covered plan that provided or offered dependent child life insurance that is or was insured by Sun Life Assurance Company of Canada or Union Security Insurance Company at any time from and including August 25, 2015 until March 14, 2025, and for which a participant paid premiums (or premiums were paid) for at least one child in such dependent child life insurance coverage and either (i) had no enrolled children who met the definition of dependent

child under the policy while such premiums were paid for coverage (“Class Members Without Dependent Children”) or (ii) had a claim for dependent child life insurance denied because the child’s age was beyond the oldest allowable age for a dependent child under the applicable policy or based on the child’s age and because the child was not a full-time student (“Class Member(s) With Denied Claim(s)”); and the beneficiaries of such persons.

Excluded from the Class are persons who are either (1) any fiduciaries of the Plans with decision-making or administrative authority related to the establishment, administration, funding or interpretation of the Plan, or (2) persons not eligible for benefits under Section IV of the Settlement Agreement [i.e., described in No. 5 of this Notice].

Additionally a person does not meet the requirements of Section (ii) of the Class Definition unless (a) Defendants identify that person as a Class Member With Denied Claim or (b) the claim for dependent child life insurance was denied solely because the child’s age was beyond the oldest allowable age for a dependent child under the applicable policy or a claim denied solely based on the child’s age and because the child was not a full-time student.

If you meet the definition of the Class and are not excluded as set forth above, you are a Class Member. Merely receiving this Notice does not mean that you are a Class Member. You must meet the Class definition to qualify.

4. Why Did I Get This Notice?

You received this Notice because the Court ordered that Notice be provided to the Class. You were identified as a potential member of the Class either from the records of USIC or Sun Life or because a current or former group life insurance policyholder has identified you as a potential member of the Class. The purpose of this Notice is to provide you with information about the Settlement and your rights, including your right to object to the Settlement, before the Court decides whether to approve the Settlement. Receipt of this Notice does not mean that you are a Class member, only that you may be a Class member.

THE PROPOSED SETTLEMENT

5. What Are the Benefits Provided By the Settlement Agreement?

The benefits to which Class Members are entitled depend on the following categories:

Group 1: Class Members Who Previously Filed Claims That Were Denied.

Eligible Class Members	You are a Class Member With a Denied Claim—i.e., you paid premiums (or premiums were paid by your employer) for at least one child in such dependent child life insurance coverage, and had a claim for dependent child life insurance benefits denied during the Class Period EITHER (A) because the child’s age was beyond the oldest allowable age for non-disabled dependent children under the applicable group life insurance policy OR (B) based on the child’s age and because the child was not a full-time student.
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Benefits Provided	For Group (A) Above: Sun Life will pay 100% of the dependent child life insurance benefit amounts elected under the applicable policy that were previously denied. Accidental death benefits are not recoverable.
	For Group (B) Above: Sun Life will pay 50% of the dependent child life insurance benefit amounts under the applicable policy that were previously denied. Accidental death benefits are not recoverable.
What Needs to be Done to Obtain Benefits	Nothing. You will receive a check. Please update the Settlement Administrator about any change to your contact information. If the participant is now deceased and you are the beneficiary, you must inform the Settlement Administrator and provide the beneficiary designation (usually obtained from the employer) by no later than March 27, 2025.

Group 2: Class Members Whose Child Died or Dies BUT DID NOT Previously File a Claim.

Eligible Class Members	You are a Class Member Without Eligible Dependent Children whose child passed or passes away between August 25, 2015 and March 14, 2025, BUT no claim for dependent child life insurance benefits has been previously filed.	
Benefits Provided	Sun Life will pay 100% of the dependent child benefits under the applicable group policy without considering whether the decedent was older than the maximum allowable age so long as the child died before age 40 and you had dependent child life insurance coverage issued by SunLife or USIC for at least 6 consecutive months before the child's death.	
What Needs to be Done to Obtain Benefits	If the Child Died Before March 14, 2025	You should submit to the Settlement Administrator a Notice of Potential Claim on the form attached hereto. You must file a claim for benefits by 90 days after the Final Approval Order becomes Non-Appealable (which date will be at least 30 days after the Final Approval Hearing set for March 14, 2025).
	If the Child Dies AFTER March 14, 2025	You must submit the claim in the manner outlined in the Summary Plan Description or the applicable group insurance policy. If you do not have those documents, you can request them in writing from the Plan Administrator (usually your employer).

Group 3: Class Members For Which Premiums Were Paid for a Child That Did Not Qualify as a Dependent Child under the Policy.

<p>Eligible Class Members</p>	<p>You are a Class Member Without Eligible Dependent Children for whom premiums were paid for a child who did not satisfy the definition of dependent child under the applicable policy (generally the child was 19 or older if not a full-time student and not disabled or over 26 if not disabled but may vary depending on the terms of the group policy).</p> <p>This does not apply to children who die before March 14, 2025.</p>
<p>Benefits Provided</p>	<p>Sun Life will allow you the option to purchase an individual policy of conversion life insurance for children who did not satisfy the definition of dependent child under the applicable policy while premiums were being paid.</p> <p>The conversion policy will be issued by Sun Life in a policy form approved by your state. Premiums will be based on the age of the child at the time of the application as approved by applicable state insurance authority. The maximum amount of the life insurance shall be the lesser of \$10,000 or the amount for which the child was insured when the child ceased be eligible as a dependent child under the applicable group policy.</p>
<p>What Needs to be Done to Obtain Benefits</p>	<p>Step #1: You must submit a Notice of Interest in Conversion Coverage no later than 120 days after March 14, 2025, on the attached form.</p> <p>Step #2: After Final Approval, Sun Life will send you a formal conversion application if you have submitted a Notice of Interest in Conversion Coverage. You need to submit the completed application and premium 30 days after you receive the application. If the conversion application is approved and the premium is paid, coverage for each applicant will be retroactively effective on the Preliminary Approval Date, and except as modified by the Settlement, will be subject to all terms and conditions of the conversion policy.</p> <p>Note: If you do not timely complete both steps, your child will not be entitled to the conversion coverage. Class Members who elect and are approved for conversion coverage are not eligible for any benefits under Group #2 above.</p>

6. What Do I Give Up As a Result of the Settlement?

In exchange for the benefits in the Settlement, the Class will release (i.e., give up) any and all claims against USIC and Sun Life as outlined in the Amended Complaint and those that are based on the same facts – namely, the collection of premiums for dependent child life insurance where

the child exceeded the age limits under the applicable policy, the denial of the payment of claims for such children and the failure to provide notice about conversion coverage or other disclosures. The Settlement also provides for a release of the fiduciaries of the Plans through which this child dependent life insurance was provided so long as the fiduciaries do not assert any claims or challenges against the Class Members. Release of claims against a Plan Administrator is conditioned upon the Plan Administrator issuing the Class Notice.

The full terms of the Settlement, including the releases, are available at ERISAsettlementsunlife.com. If the Settlement is finally approved, the Court will enter an order dismissing with prejudice all claims against Defendants and preventing any Class members from suing these Defendants and the fiduciaries of the Plans in the future on the released claims.

If and only if you currently have a pending lawsuit concerning the denial of dependent child life insurance for which the child passed away between August 25, 2015 and March 14, 2025, you can timely exclude yourself from the Settlement by timely submitting a written Opt-Out Request to the Settlement Administrator, as further detailed below, and retain your rights to continue your pending lawsuit against USIC and/or Sun Life for the above claims. Otherwise, you will only be entitled to the benefits of this Settlement.

7. Can the Settlement be Terminated?

The Settlement may be terminated under several circumstances, including if the Court does not approve the Settlement. If the Settlement is terminated, the claims against Defendants will proceed as if the Settlement had not existed. The Settlement will not be final until after the Court has granted final approval of the settlement and any appeals (i.e., objections) have been resolved (or the time to file all appeals has expired). The earliest that the Settlement will be final is 30 days after the Final Approval Hearing, but it may be later than that. Your patience is appreciated.

8. Why Did the Settling Parties Reach This Settlement?

In deciding to settle the lawsuit, Class Counsel reviewed thousands of pages of documents, conducted more than seven depositions, and retained an expert. Class Counsel also considered the strength of the claims and defenses and the arguments by Defendants, the expense, length and likely delay of further litigation, and the risks arising from the existence of unresolved questions of law and fact. USIC and Sun Life disputed all of the claims in the lawsuit and asserted various legal defenses. If the parties had not reached a settlement and USIC and Sun Life had prevailed on certain of their defenses, then the Class could have recovered nothing.

Following briefing on Plaintiff's Motion for Class Certification and significant discovery, the parties agreed to participate in mediation. A settlement with USIC and Sun Life was reached only after multiple mediation sessions with a mediator experienced in ERISA cases. Plaintiff, Class Counsel and Defendants determined that given the uncertainty and risks inherent in litigation, it was best to settle the case on the terms set forth in the Settlement Agreement.

This is only a summary of the Settlement. For its complete terms, interested persons are encouraged to view information about the case and the Settlement at ERISAsettlementsunlife.com, or review the Settlement Agreement on file with the Clerk of the Court. If you have questions, you may contact Class Counsel (contact information provided below).

THE LAWYERS REPRESENTING YOU

9. Do I Have a Lawyer in this case?

The Court has appointed the following law firms to serve as attorneys for the Class:

<u>Co-Lead Class Counsel:</u> R. Joseph Barton BARTON & DOWNES LLP (n/k/a The Barton Firm LLP) 1633 Connecticut Ave., Ste. 200 Washington, D.C. 20009 Telephone: (202) 734-7046 SunLifeERISA@bartondownes.com	<u>Co-Lead Class Counsel:</u> Jonathan Feigenbaum 184 High Street, Suite 503 Boston, MA 02110 Telephone: (617) 357-9700 jonathan@erisaattorneys.com	<u>Co-Lead Class Counsel:</u> Adam Harrison Garner THE GARNER FIRM, LTD. One Penn Center 1617 John F. Kennedy Blvd., Suite 550 Philadelphia, PA 19103 Telephone: (215) 645-5955 adam@garnerltd.com
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13. How Will the Lawyers be Paid?

Class Counsel have worked on this case for over three years and have not yet been paid for their time. In prosecuting this case on behalf of the Class, Class Counsel investigated the facts, interviewed witnesses, attended court hearings, reviewed documents produced in discovery, took depositions, prepared legal pleadings, and participated in multiple mediation sessions and subsequent negotiations. To date, Class Counsel have incurred over 2,099 hours in this case and have advanced over \$45,251 in out-of-pocket expenses on behalf of the Class, including for depositions and expert witnesses. Under the Settlement, USIC and Sun Life will pay \$1 million into a Fees & Expense Fund to resolve any claims for attorneys' fees and expenses. Class Counsel will apply to the Court for an award of fees and expenses from the Fees & Expense Fund, not to exceed \$1 million. Class Counsel may also apply to the Court for a service award to the Class Representative in an amount not to exceed \$5,000, which, if approved by the Court will be paid from the Fees & Expense Fund. The Motion for Attorneys' Fees, Litigation Expenses, and Service Award will be available for review on the website maintained by the Settlement Administrator or via PACER. Class Counsel will file a Motion for Attorneys' Fees, Litigation Expenses, and Class Representative's Service Award no later than February 24, 2025.

Any Class Member who objects to the request by Class Counsel for payment of these attorneys' fees and costs or the request for a class representative service award must state that objection in writing by the deadline for objections and may appear at the Court's fairness hearing. Whether or not you submit a written objection, you are not required to appear at the hearing.

THE COURT'S FINAL APPROVAL HEARING

14. When Will the Court Hold the Final Approval Hearing?

On March 14, 2025, at 2:00 p.m. Eastern Time, Judge Beetlestone will hold a hearing at the United States District Courthouse in Philadelphia, Pennsylvania:

United States Courthouse
601 Market Street
Courtroom 10-A
Philadelphia, PA 19106

At this hearing, the Court will consider whether the Settlement is fair, reasonable, and adequate, whether and in what amount to award Class Counsel with attorneys' fees and reimbursement of expenses and the Class Representative with a service award. If there are objections, the Court will consider them. After the hearing, the Court will decide whether to approve the Settlement, and award attorneys' fees and expenses and/or a service award. We do not know how long the Court will need in order to make these decisions.

The time and date of this hearing may change, so please contact Class Counsel or check ERISAsettlementsunlife.com prior to the date of the hearing if you plan to attend.

15. Do I Have to Attend or Can I Attend the Final Approval Hearing?

You do not have to attend the hearing. Class Counsel will present the Settlement to the Court and answer any questions the Court may have. If you file a written objection, you are *not* required to attend the hearing in order for your objection to be considered by the Court.

You may come to the hearing at your own expense. You may also arrange for your own separate counsel to attend on your behalf (and at your own expense). You may also ask the Court for permission to speak at the hearing. To ensure that the Court will allow you to speak, you should send a “**Notice of Intention to Appear at Fairness Hearing in *Lewis-Abdulhaadi v. Union Security Ins. Co.*, Case No. 2:21-cv-03805-WB (E.D. Pa.)**” to Class Counsel and/or the Settlement Administrator at the addresses listed in this Notice no later than 14 days prior to the final fairness hearing date. Be sure to include your name, address, telephone number, and signature.

HOW TO PROCEED

16. How Do I Tell the Court What I Think About the Settlement?

Any class member can comment on the Settlement or tell the Court that you do not agree with the Settlement or some part of it, including the motion for attorneys' fees and expenses or the service award to the Class Representative. To object, you must send a letter or other written statement with your objection.

Any written objections must be sent to Class Counsel and/or the Settlement Administrator at the addresses listed in this Notice and must be postmarked no later than March 3, 2025.

Be sure to refer to “*Lewis-Abdulhaadi v. Union Security Ins. Co.*, Case No. 2:21-cv-03805-WB (E.D. Pa.)” Include your name, address, telephone number, signature, and a full explanation of all the reasons you object to the Settlement. The Settlement Administrator or Class Counsel will submit your objection to the Court.

If you do not object to the Settlement, or the request for attorneys' fees and costs, then you do not need to file any papers with the Court.

17. How Do I Update My Information?

If you need to update your mailing address, other contact information or advise that the participant who is a Class member is deceased, you should complete the attached contact form. If you need to provide any other updates, you should also contact the Settlement Administrator at the address or telephone number provided below.

18. Can I Opt-Out of the Class?

The Court has certified this case as a mandatory class action, but has only allowed a choice to opt out for persons who filed a lawsuit challenging the denial of dependent child life insurance for which the child passed away between August 25, 2015 and March 14, 2025. If you filed such a lawsuit and it is currently pending, you may opt-out of the Settlement and exclude yourself from the Class by sending a letter or written statement by March 3, 2025, at the address listed below. **If you have not filed such a lawsuit you may not opt-out of the Settlement.**

Opting out is different from objecting. Objecting is telling the Court you think there is an issue with the Settlement, and you are asking the Court not to approve it. You can object only if you remain a Class Member (which means you do not opt-out of the settlement). Opting out is telling the Court you do not want to be a Class Member. If you exclude yourself, you have no basis to object because the case no longer affects you. **If you opt-out, you will not receive a payment or other benefits under the Settlement.**

GETTING MORE INFORMATION

19. How Do I Get More Information?

There are several types of information that you may want about the settlement:

For questions about settlement procedures, forms & administration of the Settlement, or the information about you, contact the Settlement Administrator. You may contact the Settlement Administrator at the following address, email or toll-free telephone number:

Sun Life ERISA Settlement Administrator
c/o Class Experts Group, LLC
P.O. Box 995
Mequon, WI 53092
Email: info@ERISAsettlementsunlife.com
Toll-Free telephone number: (888) 348-1388

For questions about the lawsuit or the Settlement overall, contact Class Counsel.

Do not contact USIC or Sun Life with questions about the Settlement as they will not be able to answer questions about the Settlement. Contact Your Plan Administrator or Sun Life about questions related to Conversion Coverage.

20. How Do I Receive Any Updates and/or Update My Address?

The best way to receive updates is to check the information on ERISAsettlementsunlife.com before you contact Class Counsel. If your question is not answered on the website, contact either the Settlement Administrator or Class Counsel at the addresses, email addresses, or telephone numbers listed above.

Please remember that there are many Class Members so it will take a little while to process this Settlement. Your patience is appreciated.

If you need to provide updated address information, please complete the form on ERISAsettlementsunlife.com and email it to the Settlement Administrator at the following email address: info@ERISAsettlementsunlife.com or the mailing address above.

PLEASE DO NOT CALL THE COURT WITH QUESTIONS REGARDING THIS NOTICE OR THE SETTLEMENT.

NOTICE OF POTENTIAL CLAIM (GROUP 2)
SUN LIFE /USIC DEPENDENT CHILD LIFE INSURANCE LITIGATION
Lewis-Abdulhaadi v. Union Security Ins. Co., Case No. 2:21-cv-03805-WB (E.D. Pa.).

If you are a Class Member whose child passed away between August 25, 2015 and March 14, 2025, but no claim for benefits has yet been submitted (i.e., you fall within Group 2 of the Notice of Class Action Settlement),¹ you should complete the information below and submit it to the Settlement Administrator at the address listed below.

If you submit this form before the Final Approval Hearing scheduled for **March 14, 2025**, Sun Life will send you the claim forms necessary to file a claim after final approval of the settlement by the Court. You will have 90 days after the date of the final approval of the settlement becomes Non-Appealable (which will be at least 30 days after the Final Approval Hearing) to submit the claim forms.

Name:	
Address:	
Email:	
Telephone Number:	
Name of Policyholder/ Employer (if known):	
Policy Number (if known):	
Date Premiums for Dependent Child Life Coverage with USIC/Sun Life Began (if known):	
Date Premiums for Dependent Child Life Coverage with USIC/Sun Life Ended (if known):	
Name of Deceased Child:	
Date of Birth:	
Date of Death:	

I hereby verify that the foregoing information is true and accurate to the best of my knowledge and belief.

Signature

Date

Return this Form to the Settlement Administrator at:
Sun Life ERISA Settlement Administrator
c/o Class Experts Group, LLC
P.O. Box 995
Mequon, WI 53092

¹ If you are a Class Member and your child passes away after March 14, 2025, you should submit a claim in the manner outlined the Summary Plan Description for your plan or the applicable group insurance policy/certificate of insurance.

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NOTICE OF INTEREST IN CONVERSION (GROUP 3)
SUN LIFE USIC/ DEPENDENT CHILD LIFE INSURANCE LITIGATION
Lewis-Abdulhaadi v. Union Security Ins. Co., Case No. 2:21-cv-03805-WB (E.D. Pa.).

If you are a “Class Member Without Eligible Dependent Children” for whom premiums were paid for a child who did not satisfy the definition of dependent child under the applicable policy and want to obtain a benefit described for Group 4 of the Notice of Class Action Settlement, you must complete and submit this form.

Amount of Coverage Available: The maximum amount of the life insurance shall be the lesser of \$10,000 or the amount for which the child was insured when the child ceased be eligible as a dependent child under the applicable group policy.

Premium Information: The premium for this individual life insurance is based on the dependent’s age closest to the effective date of the policy. The Addendum to this form provides the rates and example to help calculate the annual premium.

Applying for conversion coverage involves a two-step process:

Step 1: Complete the information below and mail it to the Settlement Administrator by July 12, 2025.

Step 2: After final approval of the settlement, Sun Life will send you a formal application and other documents to complete. Then you will have 30 days from receipt of the application to submit the following to Sun Life (1) completed application; (2) completed W-9 form; (3) a check in the premium amount (Bank Authorization form and voided check if you would like automatic withdrawals); (4) a copy of government issued ID. Acceptable forms include driver’s license, passport or a state issued ID card.

Complete Step 1 by completing this information

Name:		
Address:		
Email:		
Name of Policyholder (if known, usually employer):		
Policy Number (if known):		
Date Premiums for Dependent Child Life Coverage with USIC/Sun Life Began (if known):		
Date Premiums for Dependent Child Life Coverage with USIC/Sun Life Ended (if known):		
Dependent Children	Name of Child	Date of Birth

I hereby verify that the foregoing information is true and accurate to the best of my knowledge and belief.

Signature

Date

Return this Form to the Settlement Administrator at:

Sun Life ERISA Settlement Administrator
c/o Class Experts Group, LLC
P.O. Box 995
Mequon, WI 53092

ADDENDUM

Example to calculate your annual premium for 30 year old

\$10,000 (amount of coverage) divide by 1,000 = 10

10 * 12.58 (rate from table below) + \$125 (annual fee) = \$250.80 (annual premium)

Calculate your annual premium

Include the applicable numbers for your dependent in the calculation formula below and repeat for each dependent

\$ _____ (amount of coverage) divide by 1,000 = ___ * ___ (rate) + \$125 (annual fee) = \$ _____ (annual premium)

Rate Table

Issue Age	Rate (per \$1,000)	Issue Age	Rate (per \$1,000)	Issue Age	Rate (per \$1,000)
19	9.21	30	12.58	41	19.97
20	9.44	31	13.05	42	20.90
21	9.67	32	13.52	43	21.72
22	9.83	33	14.11	44	22.89
23	10.14	34	14.69	45	23.94
24	10.37	35	15.39	46	25.68
25	10.72	36	15.98	47	26.88
26	11.07	37	16.68	48	28.20
27	11.42	38	17.51	49	29.52
28	11.77	39	18.21	50	30.96
29	12.12	40	19.03	51	32.52

Rates for other ages will be provided along with your application.

CLASS MEMBER CONTACT INFORMATION FORM
SUN LIFE/USIC DEPENDENT CHILD LIFE INSURANCE LITIGATION
Lewis-Abdulhaadi v. Union Security Ins. Co., et al. No. 2:21-cv-03805 (E.D. Pa.)

Class Member Information

1. Name: _____

2. Address: _____

3. Non-Work Email: _____

4. Telephone: Home (_____) _____ - _____

Cell (_____) _____ - _____

5. Check one of the following:

a. I am the participant (i.e., employee)

b. The participant has passed away and I am the designated beneficiary. If so,
check one of the following:

I am attaching the beneficiary form.

I will send the beneficiary form by no later than March 27, 2025.

c. The participant passed away and there is no designated beneficiary. My
relationship to the participant is: _____

6. Name of Policyholder (i.e. Employer): _____

Thank you for completing this form. Please mail or email or fax this form to:

Email: info@ERISAsettlementsunlife.com

Fax: (888) 348-1389

Mailing Address:

Sun Life ERISA Settlement Administrator

c/o Class Experts Group, LLC

P.O. Box 995

Mequon, WI 53092