

COMPREHENSIVE COVERAGE

Sutton offers Basic and Optional Group Life insurance for employees and their dependent spouse and children. We provide cost-effective domestic plans, but our specialty lies in expatriate and inpatriate coverage. Our carrier partners provide Sutton with an extensive global footprint enabling us to provide insurance protection in a large number of countries, and our special risk expertise means we can underwrite hazardous occupations in high risk locations, almost anywhere in the world.

Sutton has the unique capability to underwrite group sizes from very large to small, and in certain cases down to one life.

Basic benefits can be provided as a flat amount, or on a multiple of salary basis, and are non-taxable to named beneficiaries. We offer competitive non-evidence maximums. Waiver of Premium is included.

PROTECTION FOR THINGS THAT MATTER

Group term life insurance provides employees financial protection to help families afford:

- final expenses
- · paying off debt
- mortgage payments
- tuition
- and other living expenses.

Our Optional Life coverage provides added peace of mind with financial protection in the event of the death of a spouse or child. Benefit amounts can range up to \$500,000 for spousal coverage, and \$50,000 for children.

ABOUT SUTTON

Since 1978 Sutton Special Risk has responded to the unique insurance needs of our clients worldwide. With our unparalleled suite of products, consultative approach, underwriting expertise, and commitment to providing exceptional service, we're always there with you.