

# Sun Life Financial Fixed and Fixed Index Annuities

Information current as of 01/01/09.

Issued by Sun Life Assurance Company of Canada (U.S.)

## Traditional Fixed Index Annuity

Product	Maximum Issue Age	Minimum Premium	Maximum Premium	Fees, Expenses & Other Charges	Index Crediting Method	Participation Rate	Cap	Free Withdrawal Provision <sup>2</sup>	Death Benefit <sup>1</sup>	Annuity Payment Options <sup>1</sup>	State Availability	Commissions
<b>Sun Life Financial Index MultiPoint</b>	85 (Non-Qual) 75 (Qual)	\$10,000 \$5,000 in some states Single Premium Only	\$1,000,000	Subject to a vesting schedule based on the chosen Term. Available Terms: 1-, 5-, 7- & 10-Year	High Watermark w/Monthly Averaging S&P 500® Index	Call for current rates 1-Year 30% 5-Year 80% 7-Year 100% 10-Year 100%  For Guaranteed Minimum Value, see the Product Manual. <sup>1</sup>	10% Cap on 1-year term only	Vested index earnings at any time. Must leave \$4,000 in account.	Full Vesting of Account Value as of last anniversary if surrendered within 90 days of death.	Single Life Single Life with a Period Certain Joint and Survivor Period Certain	All states except: MO, NY, ND OK, OR, WA UT offers 3% minimum guarantee	Please call <b>1-800-752-7216, option 3</b> for current commission rates

## Fixed Annuities

Product	Maximum Issue Age	Minimum Premium	Maximum Premium	Surrender Charge Period	Fixed Interest <sup>1</sup>	Interest Rate	Bonus	Free Withdrawal Provision <sup>2</sup>	Death Benefit <sup>1</sup>	Annuity Payment Options <sup>1</sup>	State Availability	Commissions
<b>Sun Life Financial Keyport Value<sup>3</sup></b>	90 (Non-Qual 5-Year only) 85 (Non-Qual & Qual 6- & 7-Year) In NY, 85 (5-year); 84 (6-year); 83 (7-year)	\$5,000 (initial) \$4,000 IRA (initial) \$100 (subsequent)	\$1,000,000	5-Year 7, 6, 5, 4, 3% 6-Year 7, 6, 5, 4, 3, 2% 7-Year 7, 6, 5, 4, 3, 2, 1%	Fixed Guarantee 5-, 6- or 7-year	Call for current rates Add'l. 0.15% for contracts greater than \$50,000 For Guaranteed Minimum Value, see the Product Brochure. <sup>1</sup>	1st Year or Annual Step-Up	10% of Account Value each contract year.	Accumulated Value	Single Life Single Life with a Period Certain Joint and Survivor Period Certain	All states except: OR, PR, and VT	Please call <b>1-800-752-7216, option 3</b> for current commission rates
<b>Sun Life Financial Focus Five Plus<sup>3</sup></b>	90 (Non-Qual) 85 (Qual) In NY, 85 (for IRAs & Non-Qual)	\$5,000 (for all plans)	\$1,000,000	5-Year 7, 7, 7, 6, 5%	Fixed Guarantee 1- or 5-year	Call for current rates Add'l. 0.15% for contracts greater than \$50,000 For Guaranteed Minimum Value, see the Product Brochure. <sup>1</sup>	1st Year Bonus rate of 2.50%	In year 1, earnings. <sup>4</sup> After year 1, greater of earnings or 10% of Contract Value.	Accumulated Value	Single Life Single Life with a Period Certain Joint and Survivor Period Certain	All states except: MD, TX, OR, WA	Please call <b>1-800-752-7216, option 3</b> for current commission rates

## Call the IMO Sales Desk at 866-637-3477 for more information.

1. Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company.
2. All withdrawals of taxable amounts, including earnings, are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals, which may be subject to surrender charges and a Market Value Adjustment, have the effect of reducing benefits and values.
3. In New York, Keyport Value is called Keyport Value New York and Focus Five Plus is called Focus Five Plus NY. Both are issued by Sun Life Insurance and Annuity Company of New York (New York, NY).
4. 10% of your initial contribution is available for systematic withdrawals in year 1 only if it is designated at time of issue.

Participation Rates for fixed index annuities are guaranteed for the length of the Term. When renewed, they could be higher or lower than prior rates for the same contract, subject to minimums established by the company. However, participation rates will never be lower than the minimum required by state law.

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Annuities are issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA) in all states except in New York. In New York, fixed annuities are issued by Sun Life Insurance and Annuity Company of New York (New York, NY). All are designed for long-term retirement planning. A fixed index annuity is not a substitute for any equity-based investment. Interest earnings of fixed index annuities are linked, based on Participation Rate, to the performance of a major index that excludes dividend income.

For complete information, please request a Product Manual and a Sales Kit.

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