

# Sun Life Financial Consolidated Rate Sheet

Information current as of 12/09/09.

## FIXED ANNUITIES

### Keypoint Value and Keypoint Value New York

- Flexible-premium, deferred

#### First-Year Bonus Option

Premium	5-Year			6-Year			7-Year		
	Year 1	Years 2-5	Annual Effective Yield	Year 1	Years 2-6	Annual Effective Yield	Year 1	Years 2-7	Annual Effective Yield
Less than \$50,000	2.60%	1.60%	1.80%	3.05%	2.05%	2.22%	3.55%	2.55%	2.69%
\$50,000 or more	2.75%	1.75%	1.95%	3.20%	2.20%	2.37%	3.70%	2.70%	2.84%

First-year rates include 1.00% bonus rate. For initial premiums of \$50,000 and over, rates include an additional 0.15%.

#### Stepped-Up Bonus Option

	Premium	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Annual Effective Yield
5-Year	Less than \$50,000	1.60%	1.70%	1.80%	1.90%	2.00%			1.80%
	\$50,000 or more	1.75%	1.85%	1.95%	2.05%	2.15%			1.95%
6-Year	Less than \$50,000	2.05%	2.15%	2.25%	2.35%	2.45%	2.55%		2.30%
	\$50,000 or more	2.20%	2.30%	2.40%	2.50%	2.60%	2.70%		2.45%
7-Year	Less than \$50,000	2.55%	2.65%	2.75%	2.85%	2.95%	3.05%	3.15%	2.85%
	\$50,000 or more	2.70%	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%	3.00%

For initial premiums of \$50,000 and over, rates include an additional 0.15%.

### Focus Five Plus and Focus Five Plus New York

- Flexible-premium, deferred

Purchase Payment or Account Value	1-Year Rate Guarantee			5-Year Rate Guarantee		
	Year 1	Minimum Annual Effective Yield <sup>1</sup>	Hypothetical Annual Effective Yield <sup>2</sup>	Year 1	Years 2-5	Annual Effective Yield
\$5,000-\$49,999	2.50%	1.70%	1.70%	2.50%	1.50%	1.70%
\$50,000 or over	2.65%	1.85%	1.85%	2.65%	1.65%	1.85%

First-year rates include 1.00% bonus rate. For initial premiums of \$50,000 and over, rates include an additional 0.15%.

NOT FDIC/NCUA INSURED • MAY LOSE VALUE • NO BANK/CREDIT UNION GUARANTEE • NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR USE WITH THE PUBLIC.

© 2009 Sun Life Assurance Company of Canada (U.S.). All rights reserved. Sun Life Financial and the globe symbol are registered trademarks of Sun Life Assurance Company of Canada.

GX26-9730 (Exp. 02/11)

SLPC 20772 (08/09)

## FIXED INDEX ANNUITY

### Index MultiPoint

- Single-premium, deferred
- High watermark with monthly averaging

	1-Year	5-Year	7-Year	10-Year
Participation Rate <sup>3</sup>	30% with 10% Cap	80%	100%	100%
UT only <sup>3</sup>	20% with 10% Cap	65%	80%	80%

For current rates,  
call 866-637-5348.

1. Minimum Annual Effective Yield is calculated using the guaranteed minimum rate of 1.50% in years 2-5.
2. Hypothetical Annual Effective Yield is calculated assuming the base interest rate remains the same in years 2-5.
3. 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, and they are subject to minimums established by the company. However, Participation Rates will never be lower than the minimum required by state law.

Guarantees are based on the claims-paying ability of the issuing insurance company.

Annuities are long-term financial vehicles designed for retirement purposes. A fixed index annuity is not a substitute for any equity-based investment. Interest earnings of a fixed index annuity are linked, based on a Participation Rate, to the performance of a major index. Products may not be available in all states. Product features may vary by state. Annuities are issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA) in all states except New York. In New York, the contract is issued by Sun Life Insurance and Annuity Company of New York (New York, NY).

