

Sun Life Financial Keyport Value¹ Facts-at-a-glance

INFORMATION CURRENT AS OF 01/01/2010

Maximum issue age ²	Premium	Surrender charge period	Fixed interest ³	Bonus	Free withdrawal provision ⁴	Death benefit	Annuity payment options	State availability	Commissions
90 (Nonqual 5-year only)	Minimum: \$5,000	5-year 7, 6, 5, 4, 3%	Fixed guarantee	1st year or annual step-up	10% of Account Value each contract year	Greater of accumulated or surrender value	Single Life Single Life with a Period Certain Joint and Survivor Period Certain	All states except: AK, OR, PR, VT	Please call 800-752-7216, Option 3, for current commission rates
85 (Nonqual & Qual 6- & 7-year)	Maximum: \$1,000,000	6-year 7, 6, 5, 4, 3, 2% 7-year 7, 6, 5, 4, 3, 2, 1%	5-, 6-, or 7-year						

First-Year Bonus Option

Premium	5-Year			6-Year			7-Year		
	Year 1	Years 2-5	Annual effective yield	Year 1	Years 2-5	Annual effective yield	Year 1	Years 2-5	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%.

For more information, please call 866-637-5348.

- Product name in New York is Sun Life Financial Keyport Value NY.
- In New York, 85 (for the 5-year plan); 84 (for the 6-year plan); and 83 (for the 7-year plan).
- The effective annual interest rate for each premium will be declared from time to time by the company and is guaranteed for the length of the chosen Term. Upon renewal, the owner will receive the annual rate in effect at that point. That rate will not be less than the guaranteed minimum rate stated in the contract. Once issued, the guaranteed minimum rate for the contract will never change.
- 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.

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

Annuities are long-term financial vehicles designed for retirement purposes. Product may not be available in all states; product features may vary by state.

Sun Life Financial Keyport Value flexible-premium deferred annuity (form #FPDA (7)/MVA) is issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA) in all states except New York. In New York, the contract (Sun Life Financial Keyport Value New York [form #FPDA(7)/MVA/CERT/NY]) is issued by Sun Life Insurance and Annuity Company of New York (New York, NY).

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