

Sun Life Financial Keypoint Value*

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

Current rates¹ as of

Please call 1-800-367-3653 for current rates.

First-year bonus rate for 5-year rate plan with a purchase payment of \$50,000 or more.²
Guaranteed minimum rate:
1.50% (% in CT and NY)³

First-Year Bonus Option

Purchase Payment or Account Value	5-Year Rate Guarantee ²			6-Year Rate Guarantee ²			7-Year Rate Guarantee ²		
	Year 1	Years 2-5	Yield ⁴	Year 1	Years 2-6	Yield ⁴	Year 1	Years 2-7	Yield ⁴
Less Than \$50,000									
\$50,000 or More									

Stepped-Up Bonus Option

Rate Guarantee	Purchase Payment or Account Value	Base Rate	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Yield ⁴
5-Year Rate Guarantee	Less than \$50,000								
	\$50,000 or more								
6-Year Rate Guarantee	Less than \$50,000								
	\$50,000 or more								
7-Year Rate Guarantee	Less than \$50,000								
	\$50,000 or more								

Keypoint Value fixed annuity benefits include:

- 100% principal guarantee (less withdrawals) backed by the financial strength of the issuing company
- No initial sales charge or management fees
- Access to money⁵

For more information, please see the Keypoint Value Product Brochure.

If you are an appointed financial professional, please call 1-866-637-5348, Option 2.

If you are an agent within the IMO Channel, please call 1-866-637-3477.

* In New York, the product is named Sun Life Financial Keypoint Value New York.

¹ Rates for new contracts are subject to change at any time.

² First-year rates include % bonus rate. All rates shown include accumulation bonus where appropriate.

³ The guaranteed renewal rate will be at least 1.5% (in CT and NY). The surrender value will not be less than the minimum value required by your state.

⁴ The effective yield is based on the current rates and the length of the selected guarantee period if held for the entire term.

⁵ Withdrawals, which may be subject to surrender charges and a Market Value Adjustment, have the effect of reducing benefits and values.

Sun Life Financial Keypoint 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 Keypoint Value New York [form #FPDA(7)/MVA/CERT/NY]) is issued by Sun Life Insurance and Annuity Company of New York (New York, NY). May not be available in all states; product features may vary by state. This policy has limitations. For costs and complete details of coverage, ask a financial professional who is also an insurance-licensed agent.

Annuities are long-term financial vehicles designed for retirement purposes. 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/or a Market Value Adjustment, have the effect of reducing benefits and values.

For complete information, please request a sales kit.

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