

Sun Life Financial KEYPORT VALUE* Fixed Annuity

Not available in: AK, OR, PR, and VT

Current rates as of

Rates are subject to change at any time.

First-Year Bonus Option

| Purchase Payment or Account Value | 5-Year Rate Guarantee ¹² | | | 6-Year Rate Guarantee ¹² | | | 7-Year Rate Guarantee ¹² | | |
|-----------------------------------|-------------------------------------|-----------|--------------------|-------------------------------------|-----------|--------------------|-------------------------------------|-----------|--------------------|
| | Year 1 | Years 2-5 | Yield ³ | Year 1 | Years 2-6 | Yield ³ | Year 1 | Years 2-7 | Yield ³ |
| Less Than \$50,000 | | | | | | | | | |
| \$50,000 or More | | | | | | | | | |

Stepped-Up Bonus Option

| | Purchase Payment or Account Value | Base Rate | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 | Yield ³ |
|-----------------------|-----------------------------------|-----------|--------|--------|--------|--------|--------|--------|--------------------|
| 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:

- You will always get your total contributions back (less any prior withdrawals).
- You will get the certainty and predictability of a guaranteed interest rate for a set time period.
- You will have access to a portion of your money, if and when you need it.⁴
- You will have income options that can help manage your retirement income.

For more information, please see the Keypoint Value product brochure.

For customer service questions, please call 800-367-3653.

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

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

1. 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, you will receive the annual rate in effect at that point. That rate will not be less than the guaranteed minimum rate stated in your contract. Once issued, the guaranteed minimum rate for the contract will never change.

2. First-year rates include % bonus rate. The initial term bonus interest does not apply to renewal terms. All rates shown include an additional bonus interest of 0.15% for purchase payments or account values of \$50,000 or more where appropriate.

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

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

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

Annuities are long-term financial vehicles designed for retirement purposes. 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.

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).

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

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SLPC 20773 (01/11)

First-year rate guarantee for the 5-year term. Includes:

- % base rate
- A first-year bonus rate of % (credited during the 12 months after premium is received)
- an extra 0.15% rate for premium of \$50,000 or more

Rates will renew at the end of the term at the then-current rate and will never be less than the guaranteed minimum rate.¹

