

Fixed Annuity Rates

December 1, 2008

Fixed Index Annuities*

SunDex AdvantageSM

- Single-premium, deferred
- Annual reset with monthly averaging
- Unique lifetime income feature

Participation Rate⁴ Lifetime Benefit Not Activated Lifetime Benefit Activated	55% 50%
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Lifetime Benefit Factor¹

(multiplied by Account Value to determine Lifetime Income Amount)²

Age 60	Age 65	Age 70	Age 75	Age 80	Age 85+
5.0%	5.5%	6.0%	6.5%	7.0%	7.5%

SunDexSM Bonus

- Single-premium, deferred
- Annual reset with monthly averaging
- Initial Bonus of up to 7%³
- InControlSM Lifetime Benefit

Participation Rate⁴	50%
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SunDex ProVantage[®]

- Flexible-premium, deferred
- Annual reset with monthly averaging

Participation Rate⁴	100%
Threshold	7%
Excess Participation Rate	25%

Index MultiPoint

- Single-premium, deferred
- High water mark with monthly averaging

	1-Year	5-Year	7-Year	10-Year
Participation Rate⁴	30% with 10% Cap	80%	100%	100%
UT only⁴	20% with 10% Cap	65%	80%	80%

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Fixed Annuities

Keyport Value and Keyport 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	6.55%	3.55%	4.14%	6.60%	3.60%	4.09%	6.65%	3.65%	4.07%
\$50,000 or more	6.70%	3.70%	4.29%	6.75%	3.75%	4.24%	6.80%	3.80%	4.22%

First-year rates include 3.00% 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	3.55%	3.95%	4.35%	4.75%	5.15%			4.35%
	\$50,000 or more	3.70%	4.10%	4.50%	4.90%	5.30%			4.50%
6-Year	Less than \$50,000	3.60%	3.90%	4.20%	4.50%	4.80%	5.10%		4.35%
	\$50,000 or more	3.75%	4.05%	4.35%	4.65%	4.95%	5.25%		4.50%
7-Year	Less than \$50,000	3.65%	3.85%	4.05%	4.25%	4.45%	4.65%	4.85%	4.25%
	\$50,000 or more	3.80%	4.00%	4.20%	4.40%	4.60%	4.80%	5.00%	4.40%

Focus Five Plus and Focus Five Plus NY

- Flexible-premium, deferred

Purchase Payment or Account Value	1-Year Rate Guarantee		5-Year Rate Guarantee		
	Year 1	Minimum Annual Effective Yield	Year 1	Years 2-5	Annual Effective Yield
\$5,000-\$49,999	6.10%	3.61%	5.85%	3.35%	3.85%
\$50,000 or over	6.25%	3.76%	6.00%	3.50%	4.00%

First-year rates include 2.50% bonus rate. For initial premiums of \$50,000 and over, rates include an additional 0.15%.

Call the IMO Sales Desk at 866-637-3477
for current rates, sales ideas and sales literature.



Immediate Annuities

Single Premium Immediate Annuity

		Age 65	Age 70	Age 75	Age 80
Life Only	Male	\$653.82	\$758.68	N/A	N/A
	Female	\$583.37	\$666.45	N/A	N/A
Life with 10-Year Period Certain	Male	\$624.78	\$698.66	\$779.60	\$855.54
	Female	\$569.86	\$638.17	\$723.25	\$815.20
10-Year Period Certain		\$1,000.14	\$1,000.14	\$1,000.14	\$1,000.14

Payment rates are based on a \$100,000 non-qualified premium, paid monthly. Massachusetts and Montana require unisex rates. Please call your IMO for details.

Some states impose a premium tax on SPIA payments, resulting in a payment that is lower than what is listed above. Period Certain options may not be less than 10 or more than 30 years.

¹The Lifetime Benefit Factor increases by 0.10% for attained ages between those shown in the table with a maximum of 7.5%. Once the benefit is activated, your Lifetime Benefit Factor is locked in until the benefit ends.

²However, if your Guaranteed Minimum Value (your premium, less withdrawals, growing by 1.75%) is more than your Account Value, we will use this higher value to determine your income amount.

³**During the first 5 contract years, you will lose all or some of the Bonus if any of the following events occur: any withdrawals (including IRS Required Minimum Distributions for qualified plans), the commencement of annuity payment options or a death benefit distribution.**

⁴Participation 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.

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) (Keyport Value NY only). All are designed for long-term retirement planning. Fixed index annuities are not substitutes for any equity-based investment. Interest earnings 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.**

www.slfd.com, password: slf22

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Page 2 of 2

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