

Introducing Sun AccumULATORSM

Sun Life is excited to introduce a new current assumption life product on June 1, 2010 named Sun AccumULATOR. This product is designed as a high early cash accumulation product for the individual market. Many of the features and benefits of this product mirror our Sun Executive UL product for the small business market including:

- High target premiums equal to 90% of the 7 pay premium
- Heaped and levelized commission options
- 4 year enhancement benefit, providing approximately 100% cash surrender values for 4 years for heavily funded cases (~80% or more of the target premium on a cumulative basis)¹
- Very competitive long-term cash value build-up and retirement income

Here are some illustrative values at various ages to demonstrate the competitiveness of the new Sun AccumULATOR cash values.

Sun AccumULATOR²

Male—Preferred, Non Tobacco, \$1,000,000 Face Amount, CVAT, 10 Pay

Age	Premium	Year 1 CSV	4 Year CSV	10 Year CSV	15 Year CSV	20 Year CSV
45	40,001	40,001	159,016	448,515	561,256	696,813
50	47,290	47,290	188,210	529,945	660,149	816,727
55	56,064	56,064	222,770	625,789	774,837	951,781
60	66,337	66,337	261,657	734,058	903,456	1,100,666
65	78,543	78,543	307,395	865,147	1,061,040	1,277,301
70	93,230	93,230	358,549	1,011,719	1,222,956	1,446,072

Sun AccumULATOR²

Female—Preferred, Non Tobacco, \$1,000,000 Face Amount, CVAT, 10 Pay

Age	Premium	Year 1 CSV	4 Year CSV	10 Year CSV	15 Year CSV	20 Year CSV
45	35,433	35,433	141,478	397,952	498,035	618,162
50	42,043	42,043	167,705	472,296	589,369	728,735
55	49,659	49,659	198,408	558,600	694,391	852,264
60	58,291	58,291	230,957	649,309	802,173	974,172
65	68,278	68,278	268,768	755,772	922,181	1,105,166
70	80,365	80,365	313,206	878,717	1,051,361	1,243,169

1. This benefit may be paid in years 1-4 but is guaranteed for the 1st policy year.

2. Assumes a 4.75% interest crediting rate; current rates are not guaranteed.

See page 2 for additional information.

It is important to note that if you are currently selling Sun Executive UL in the individual market, the launch of Sun AccumULATOR will replace Sun Executive UL for non-corporate owned sales once the product has been state approved. Below is a list of states where the product is approved for sale.

AK	IA	MS	RI
AL	ID	NC	SC
AR	IL	ND	SD
CA	KS	NE	TN
CO	KY	NH	TX
DC	LA	NM	UT
DE	ME	NV	WA
FL	MI	OH	WI
GA	MN	OK	WV
HI	MO	OR	WY

For current state approvals, please visit www.sunlifefiles.com.

Transition rules

We have developed the following transition rules to assist you with any anticipated Sun Executive UL cases. For those states approved as of June 1st, we will allow a 30 day transition period to Thursday, July 1st for the US Home Office to receive a formal application on Sun Executive UL for non-corporate-owned sales. Such cases will be subject to normal new policy placement guidelines.

For states approved after June 1st, we will accept formal applications 30 days from the approved date or August 6th, whichever comes earlier. All sales of Sun Executive UL in the individual market will cease in all states on August 6th.

States Approved as of June 1, 2010	States Approved Post June 1, 2010
A formal application is defined as a proper Part I (SCOLI 45-11) signed and dated by all insureds/owners and received in the Sun Life home office by Thursday, July 1st, 2010.	A formal application is defined as a proper Part I (SCOLI 45-11) signed and dated by all insureds/owners and received in the Sun Life home office 30 days from state approval or August 6th, 2010, whichever is earlier.

Illustrations

Version 6.2.0 of SunSolutions PLUS, which supports the introduction of Sun AccumULATOR, is available for downloading from www.sunlifefiles.com on June 1, 2010. For technical support, contact the Information Line at 1-800-SUN-LIFE, ext. 4636 (1-800-786-5433, ext. 4636.)

For additional information, please contact the Sun Life Financial sales desk at 866-990-2399.

Universal life insurance products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) and in New York, by Sun Life Insurance and Annuity Company of New York (New York, NY). Both companies are members of the Sun Life Financial group of companies. All guarantees are based on the claims-paying ability of the issuing company.

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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