

Fixed Annuities

Company / Product Name	AM Best	Years Gtd	Last Change	Base Rate	Bonus Rate	Current Rate	Premium Bonus	Effective Rate	CUR	GTD	Commissions Age: Rate
									Yield to Surrender		
Surrender Charges Last 5 Years											
Sun Life Financial Focus Five Plus <i>High-Band</i>	A++	1	08/20/08	3.75	2.50	6.25			4.25	3.64	0-80: 4.00 81-UP: 1.25
Sun Life Financial Focus Five Plus <i>Low-Band</i>	A++	1	08/20/08	3.60	2.50	6.10			4.10	3.61	0-80: 4.00 81-UP: 1.25