

Fixed - Indexed Annuities

Policy	Issue Ages	Minimum Premium	Withdrawal Provision								States	Commssion
Sun Life Financial A.M. Best A++ MultitPoint 10-Year (SPDA)	Owner NQ: 85	Single NQ: 10000	90% of premium at 1.75% -\$4,000. *See vesting schedule	Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes	Death Benefit: Full Account Value *Only applies to spouse beneficiaries Annuitization:						Not Available In MO ND NY OK OR UT WA	NQ: 0 - 80: 10.00% NQ: 81 - 85: 6.00%
	Owner Q: 75	Single Q: 10000										
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account	Index	Type	Reset	Average	Part	Spread	Cap	Fixed	Premium Bonus		
10-Year	SP 500	High Water	Annually	Monthly	100.00	0.00	100.00	0.00%	None			
Withdrawal Charges 10 Years		Greater of 90% of premium at 1.75% or %90 of premium + vested credits										
Guaranteed Minimum Value		90.00% of Premium at 1.75%										
Comments & Notes												
Sun Life Financial A.M. Best A++ MultitPoint 10-Year (3.0) (SPDA)	Owner NQ: 85	Single NQ: 5000	Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes	Death Benefit: Full Account Value *only applies to spouse beneficiaries Annuitization:						Only Available In UT	NQ: 0 - 80: 10.00% NQ: 81 - 85: 6.00%	
	Owner Q: 75	Single Q: 5000										
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account	Index	Type	Reset	Average	Part	Spread	Cap	Fixed			Premium Bonus
10 Year	SP 500	High Water	Annually	Monthly	80.00	0.00	100.00	0.00%	None			
Withdrawal Charges 10 Years		90.00% of Premium through year 99 then 90.00% of Premium after , Rate of 3.00%										
Guaranteed Minimum Value												
Comments & Notes												
Sun Life Financial A.M. Best A++ MultitPoint 5-Year (SPDA)	Owner NQ: 85	Single NQ: 10000	90% of premium at 1.75% -\$4,000. *See vesting schedule	Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes	Death Benefit: Full Account Value *Only applies to spouse beneficiaries Annuitization:						Not Available In MO ND NY OK OR UT WA	NQ: 0 - 80: 5.00% NQ: 81 - 85: 1.00%
	Owner Q: 75	Single Q: 10000										
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account	Index	Type	Reset	Average	Part	Spread	Cap	Fixed	Premium Bonus		
5 Year	SP 500	High Water	Annually	Monthly	80.00	0.00	100.00	0.00%	None			
Withdrawal Charges 5 Years		Greater of 90% of premium at 1.75% or %90 of premium + vested credits										
Guaranteed Minimum Value		90.00% of Premium through year 99 then 90.00% of Premium after , Rate of 1.75%										
Comments & Notes												
Sun Life Financial A.M. Best A++ MultitPoint 5-Year (3.0) (SPDA)	Owner NQ: 85	Single NQ: 10000	Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes	Death Benefit: Annuitization:						Only Available In UT	NQ: 0 - 80: 5.00% NQ: 81 - 85: 1.00%	
	Owner Q: 75	Single Q: 10000										
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account	Index	Type	Reset	Average	Part	Spread	Cap	Fixed			Premium Bonus
5 Year	SP 500	High Water	Annually	Monthly	65.00	0.00	100.00	0.00%	None			
Withdrawal Charges 5 Years		90.00% of Premium at 3.00%										
Guaranteed Minimum Value												
Comments & Notes												
Sun Life Financial A.M. Best A++ MultitPoint 1-Year (SPDA)	Owner NQ: 85	Single NQ: 10000	90% of premium at 1.75% -\$4,000. *See vesting schedule	Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes	Death Benefit: Full Account Value *Only applies to spouse beneficiaries Annuitization:						Not Available In MO ND NY OK OR UT WA	NQ: 0 - 80: 1.00% NQ: 81 - 85: 0.50%
	Owner Q: 75	Single Q: 10000										
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account	Index	Type	Reset	Average	Part	Spread	Cap	Fixed	Premium Bonus		
1-Year	SP 500	High Water	Annually	Monthly	30.00	0.00	10.00	0.00%	None			
Withdrawal Charges 1 Years		Greater of 90% of premium at 1.75% or %90 of premium + vested credits										
Guaranteed Minimum Value		90.00% of Premium at 1.75%										
Comments & Notes												

Policy	Issue Ages	Minimum Premium	Withdrawal Provision								States	Commssion
Sun Life Financial A.M. Best A++ MultiPoint 1-Year (3.0) (SPDA)	Owner NQ: 75	Single NQ: 10000			Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:No			Death Benefit: Annuitization:			Only Available In UT	NQ: 0 - 80: 1.00% NQ: 80 - 85: 0.50%
	Owner Q: 85	Single Q: 10000										
	Annuitant NQ: 75	Monthly NQ: 0										
	Annuitant Q: 85	Monthly Q: 0										
	Account		Index	Type	Reset	Average	Part	Spread	Cap	Fixed		
1 Year		SP 500	High Water	Annually	Monthly	20.00	0.00	10.00	0.00%	None		
Withdrawal Charges 10 Years												
Guaranteed Minimum Value		90.00% of Premium at 3.00%										
Comments & Notes												
Sun Life Financial A.M. Best A++ MultiPoint 7-Year (SPDA)	Owner NQ: 85	Single NQ: 10000	90% of premium at		Terminal Illness: No, Nursing Home: No Hospitalization: No, Unemployment: No Return of Premium:Yes			Death Benefit: Full Account Value *Only applies to spouse beneficiaries Annuitization:			Not Available In MO ND NY OK OR UT WA	NQ: 0 - 80: 7.00% NQ: 81 - 85: 3.00%
	Owner Q: 75	Single Q: 10000	1.75% -\$4,000. *See vesting schedule									
	Annuitant NQ: 85	Monthly NQ: 0										
	Annuitant Q: 75	Monthly Q: 0										
	Account		Index	Type	Reset	Average	Part	Spread	Cap	Fixed		
7 Year		SP 500	High Water	Annually	Monthly	100.00	0.00	100.00	0.00%	None		
Withdrawal Charges 7 Years		Greater of 90% of premium at 1.75% or %90 of premium + vested credits										
Guaranteed Minimum Value		90.00% of Premium through year 99 then 90.00% of Premium after , Rate of 1.75%										
Comments & Notes												
Sun Life Financial A.M. Best A++ SunDex Advantage (SPDA)	Owner NQ: 80	Single NQ: 10000	10% of Account Value		Terminal Illness: No, Nursing Home: Yes Hospitalization: Yes, Unemployment: No Return of Premium:No			Death Benefit: Full Account Value Annuitization: After the First Contract Year			Not Available In CT KY MD ME MN MS NY OR PA WA	NQ: 0 - 80: 7.00%
	Owner Q: 80	Single Q: 10000	after 1st Policy Year									
	Annuitant NQ: 80	Monthly NQ: 0										
	Annuitant Q: 80	Monthly Q: 0										
	Account		Index	Type	Reset	Average	Part	Spread	Cap	Fixed		
1-Year S&P 500 Monthly Average Participation Rate		SP 500	Point to Point	Annually	Monthly	55.00	0.00	100.00	0.00%	None		
Withdrawal Charges 8 Years		9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 3.00% 2.00%										
Guaranteed Minimum Value		90.00% of Premium at 1.75%										
Comments & Notes		5% less participation if Lifetime Benefit is activated										
Sun Life Financial A.M. Best A++ SunDex Bonus (10k) (SPDA)	Owner NQ: 80	Single NQ: 10000			Terminal Illness: No, Nursing Home: Yes Hospitalization: Yes, Unemployment: No Return of Premium:No			Death Benefit: Greater of GMCV or Account Value less any Bonus that is not vested plus any partial Index Credits earned up to the date of death Annuitization:			Only Available In AK AL AR AZ CA CO DC DE FL GA ID KS LA MI MO ND NE NM NV OH OK RI SC SD TN TX VA WI WV WY	NQ: 0 - 75: 8.00% NQ: 76 - 80: 6.50%
	Owner Q: 80	Single Q: 10000										
	Annuitant NQ: 0	Monthly NQ: 0										
	Annuitant Q: 0	Monthly Q: 0										
	Account		Index	Type	Reset	Average	Part	Spread	Cap	Fixed		
1-Year S&P 500 Monthly Averaging w/ Participation		SP 500	Point to Point	Annually	Monthly	50.00	0.00	100.00	6.00%	6.00% for Year(s)		
Withdrawal Charges 10 Years		10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 8.00% 6.00% 4.00%										
Guaranteed Minimum Value		87.50% of Premium at 3.00%										
Comments & Notes												
Sun Life Financial A.M. Best A++ SunDex Bonus (250k) (SPDA)	Owner NQ: 80	Single NQ: 10000			Terminal Illness: No, Nursing Home: Yes Hospitalization: Yes, Unemployment: No Return of Premium:No			Death Benefit: Greater of GMCV or Account Value less any Bonus that is not vested plus any partial Index Credits earned up to the date of death Annuitization:			Only Available In AK AL AR AZ CA CO DC DE FL GA ID KS LA MI MO ND NE NM NV OH OK RI SC SD TN TX VA WI WV WY	NQ: 0 - 75: 8.00% NQ: 76 - 80: 6.50%
	Owner Q: 80	Single Q: 10000										
	Annuitant NQ: 0	Monthly NQ: 0										
	Annuitant Q: 0	Monthly Q: 0										
	Account		Index	Type	Reset	Average	Part	Spread	Cap	Fixed		
1-Year S&P 500 Monthly Averaging w/ Participation		SP 500	Point to Point	Annually	Monthly	50.00	0.00	100.00	7.00%	7.00% for Year(s)		
Withdrawal Charges 10 Years		10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 8.00% 6.00% 4.00%										
Guaranteed Minimum Value		87.50% of Premium at 3.00%										
Comments & Notes												

Policy	Issue Ages	Minimum Premium	Withdrawal Provision								States	Commssion	
Sun Life Financial A.M. Best A++ SunDex ProVantage (FPDA)	Owner NQ: 85	Single NQ: 10000			Terminal Illness: No, Nursing Home: Yes		Death Benefit: Full Account Value			Not Available In CT KY NY OR UT WA	NQ: 0 - 80: 9.00% NQ: 81 - 85: 5.00%		
	Owner Q: 85	Single Q: 10000			Hospitalization: Yes, Unemployment: No		Annuitization: Waived upon annualization						
	Annuitant NQ: 85	Monthly NQ: 1000			Return of Premium: No								
	Annuitant Q: 85	Monthly Q: 1000											
	Account		Index	Type	Reset	Average	Part	Spread	Cap			Fixed	Premium Bonus
	1-Year S&P 500 Monthly Average Threshold		SP 500	Point to Point	Annually	Monthly	100.00	0.00	6.00			0.00%	None
Withdrawal Charges 9 Years		10.00% 10.00% 9.00% 8.00% 7.00% 6.00% 5.00% 4.00% 3.00%											
Guaranteed Minimum Value		90.00% of Premium at 1.75%											
Comments & Notes		An excess participation rate of 25% will apply to any S&P growth above the threshold.											