

CD Type Annuities

<u>Company / Product Name</u>	<u>AM Best</u>	<u>Minimum Premium</u>	<u>Premium Bonus</u>	<u>Rate Change</u>	<u>Years Rate Gtd</u>	<u>Rate</u>	<u>Yield to Surrender</u>	<u>Commissions Age: Rate</u>
Rate Guaranteed 7 Years								
Sun Life Financial Keypoint Value Stepped-Up 7 <i>High-Band</i>	A++	50,000		08/20/08	Step Rate:		4.40	0-75: 5.00 76-90: 1.75
			3.8, 4, 4.2, 4.4, 4.6, 4.8, 5					
Sun Life Financial Keypoint Value Stepped-Up 7 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	Step Rate:		4.25	0-75: 5.00 76-90: 1.75
			3.65, 3.85, 4.05, 4.25, 4.45, 4.65, 4.85					
Sun Life Financial Keypoint Value 7 <i>High-Band</i>	A++	50,000		08/20/08	1 2-7	6.80 3.80	4.22	0-75: 5.00 76-85: 1.75
Sun Life Financial Keypoint Value 7 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	1 2-7	6.65 3.65	4.07	0-75: 5.00 76-85: 1.75
Rate Guaranteed 6 Years								
Sun Life Financial Keypoint Value Stepped-Up 6 <i>High-Band</i>	A++	5,000		08/20/08	Step Rate:		4.50	0-80: 4.50 81-85: 1.50
			3.75, 4.05, 4.35, 4.65, 4.95, 5.25					
Sun Life Financial Keypoint Value Stepped-Up 6 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	Step Rate:		4.35	0-80: 4.50 81-85: 1.50
			3.6, 3.9, 4.2, 4.5, 4.8, 5.1					
Sun Life Financial Keypoint Value 6 <i>High-Band</i>	A++	50,000		08/20/08	1 2-6	6.75 3.75	4.24	0-80: 4.50 81-85: 1.50
Sun Life Financial Keypoint Value 6 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	1 2-6	6.60 3.60	4.09	0-80: 4.50 81-85: 1.50
Rate Guaranteed 5 Years								
Sun Life Financial Keypoint Value Stepped-Up 5 <i>High-Band</i>	A++	50,000		08/20/08	Step Rate:		4.50	0-80: 4.00 81-90: 1.25
			3.7, 4.1, 4.5, 4.9, 5.3					
Sun Life Financial Keypoint Value Stepped-Up 5 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	Step Rate:		4.35	0-80: 4.00 81-90: 1.25
			3.55, 3.95, 4.35, 4.75, 5.15					
Sun Life Financial Keypoint Value 5 <i>High-Band</i>	A++	50,000		08/20/08	1 2-5	6.70 3.70	4.29	0-80: 4.00 81-90: 1.25
Sun Life Financial Keypoint Value 5 <i>Low-Band</i>	A++	5,000 Q:4,000		08/20/08	1 2-5	6.55 3.55	4.14	0-80: 4.00 81-90: 1.25
Sun Life Financial Focus Five Plus 5-Yr <i>High-Band</i>	A++	50,000		08/20/08	1 2-5	6.00 3.50	4.00	0-80: 4.00 81-UP: 1.25
Sun Life Financial Focus Five Plus 5-Yr <i>Low-Band</i>	A++	5,000		08/20/08	1 2-5	5.85 3.35	3.85	0-80: 4.00 81-UP: 1.25