

Discover SUN LIFE FINANCIAL

Tradition and strength you can count on

The strength and security of a top-rated company

Sun Life Financial has established a record of financial strength that few companies can match. In fact, independent rating agencies place us among the highest-rated insurance companies in North America. These ratings say a lot about our dependability — they are a key indication of our ability to fulfill our commitment to you.

	A.M. Best	Standard & Poor's¹	Moody's
Sun Life Assurance Company of Canada	A++ (Superior) First of 16 rating levels	AA+ (Very Strong) Second of 20 rating levels	Aa3 (Excellent) ² Fourth of 21 rating levels
Sun Life Assurance Company of Canada (U.S.)	A++ (Superior) First of 16 rating levels	AA+ ⁴ (Very Strong) Second of 20 rating levels	Aa3 (Excellent) ³ Fourth of 21 rating levels
Sun Life Insurance and Annuity Company of New York	A++ (Superior) First of 16 rating levels	AA+ ⁴ (Very Strong) Second of 20 rating levels	Not applicable

Long-standing tradition and global presence

With over 140 years of experience, we are a global financial services company with over 15 million customers in the United States, Canada, the United Kingdom, Hong Kong, the Philippines, Japan, Indonesia, India, China, and Bermuda.

- As of December 31, 2008, the Sun Life Financial group of companies had total assets under management of US\$313.3 billion.
- Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE), and Philippine (PSE) stock exchanges under ticker symbol SLF.
- As of December 31, 2008, MFS Investment Management has more than US\$134 billion in assets under management and is ranked as the 14th largest U.S. mutual fund manager.

Ratings are current as of February 12, 2009.

1. CreditWatch Negative.

2. Outlook Stable.

3. Outlook Negative.

4. Rating also applies to counterparty credit.

For the most current rating information, visit our website at www.sunlife-usa.com.



Award-winning recognition

At Sun Life Financial, delivering excellence is inherent in the way we do business. We are proud of the recognition we've received for our efforts.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

- Selected for 3 consecutive years by Innovest and Corporate Knights as one of the **Global 100: Most Sustainable Corporations in the World**.
- Received the **2008 DALBAR Financial Intermediary Post-Sale Service Award** for the fourth consecutive year, recognizing consistent and high-quality service to financial advisors.
- Members of the Sun Life Financial group are **certified by IMSA** (Insurance Marketplace Standards Association). IMSA promotes high ethical standards in the sale and service of life insurance and annuity products.

For more information regarding Sun Life Financial's life insurance protection and wealth management solutions, contact your financial professional or visit us at www.sunlife-usa.com.

Universal Life products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA) or in New York, Sun Life Insurance and Annuity Company of New York (New York, NY). Variable Universal Life products are issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA), or in New York, Sun Life Insurance and Annuity Company of New York (New York, NY). Variable products are distributed through Sun Life Financial Distributors Inc.

All guarantees are based on the claims-paying ability of the issuing company, Sun Life Assurance Company of Canada (Wellesley Hills, MA), Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA), or in New York, Sun Life Insurance and Annuity Company of New York (New York, NY). All are members of the Sun Life Financial group of companies.

MFS Investment Management is a member of the Sun Life Financial group of companies.

Variable universal life insurance values will fluctuate and are subject to investment risk including possible loss of principal. When accumulated account values are redeemed, investors may receive more, or less than they invested. Variable universal life insurance policies have exclusions, limitations, and terms under which the policies may be continued in force or discontinued.

Variable annuities are long-term financial vehicles designed for retirement purposes and are subject to market fluctuation, investment risk, and possible loss of principal. Past performance does not guarantee future results. Variable annuities provide tax deferral, a lifetime income stream, and a death benefit. All withdrawals of taxable amounts, including earnings, are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Early withdrawals will reduce the death benefit and cash surrender value.

**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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