

ONE YEAR TERM

QUICK FACTS

April 2008

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE PUBLIC.



One Year Term — Producer Quick Facts

One Year Term (OYT) products are one year, convertible term life insurance products. Issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies*, OYT is available for single life and survivorship cases. No commissions are paid, nor do the products offer any supplemental benefits.

For sales support and product availability by state, please contact the Sun Life Sales Desk at 800-Sun-Life, ext. SALE (7253).

Single Life OYT

Issue Ages	20-85
Re-entry	At end of each policy year with evidence of insurability to age 99
Sex	Male/Female (Same rates for either sex)
Minimum Issue	\$50,000
Payment Mode	Annual only
Policy Fee	\$100 per year
Risk Classes	Preferred Non-Tobacco Standard Non-tobacco Preferred Tobacco Standard Tobacco (Same rate for all classes)
Substandard Rating	None
Rate Bands	None
Riders	None
Convertible	While policy is in force and insured is under the age of 86

*OYT is also available from Sun Life Assurance Company of Canada (U.S.), another Sun Life Financial affiliate.

Single Life OYT

Rates per \$1,000 for All Risk Classes
Add \$100 Policy Fee

Annual Premium	Rate per \$1,000	Annual Premium	Rate per \$1,000
20	.32	60	1.70
21	.32	61	1.89
22	.31	62	2.08
23	.31	63	2.28
24	.30	64	2.47
25	.30	65	2.66
26	.30	66	2.94
27	.30	67	3.22
28	.30	68	3.49
29	.30	69	3.77
30	.30	70	4.05
31	.30	71	4.56
32	.30	72	5.07
33	.30	73	5.58
34	.30	74	6.09
35	.30	75	6.60
36	.31	76	7.49
37	.33	77	8.38
38	.34	78	9.28
39	.36	79	10.17
40	.37	80	11.06
41	.41	81	12.32
42	.44	82	13.58
43	.48	83	14.83
44	.51	84	16.09
45	.55	85	17.35
46	.60	86	20.46
47	.65	87	23.57
48	.70	88	26.67
49	.75	89	29.78
50	.80	90	32.89
51	.87	91	37.70
52	.94	92	42.50
53	1.01	93	47.31
54	1.08	94	52.11
55	1.15	95	56.92
56	1.26	96	62.40
57	1.37	97	68.64
58	1.48	98	75.51
59	1.59	99	83.06

Survivorship Life OYT

Issue Ages	20-85 (both insureds)
Re-entry	At end of each policy year with evidence of insurability on each insured to age 99 of the younger insured
Sex	Male/Female (Same rates for either sex)
Minimum Issue	\$50,000
Payment Mode	Annual only
Policy Fee	\$100 per year
Risk Classes	Preferred Non-Tobacco Standard Non-tobacco Preferred Tobacco Standard Tobacco (Same rate for all classes)
Substandard Rating	None
Rate Bands	None
Riders	None
Convertible	While the policy is in force and both insureds are under the age of 86

Survivorship OYT

Sample Rates Per Thousand for All Risk Classes
Add \$100 Policy Fee

Age Insured #1	Age Insured #2															
	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
20	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.04
25	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.04
30	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.04
35	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05
40	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.07
45	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.12
50	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.09	0.13	0.19
55	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.14	0.21	0.30
60	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.13	0.22	0.33	0.48
65	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.12	0.21	0.34	0.52	0.75
70	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.12	0.19	0.32	0.53	0.81	1.17
75	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.12	0.19	0.31	0.52	0.85	1.31	1.89
80	0.01	0.01	0.01	0.01	0.02	0.03	0.05	0.08	0.13	0.21	0.32	0.52	0.88	1.44	2.22	3.18
85	0.02	0.02	0.02	0.02	0.03	0.05	0.09	0.14	0.22	0.34	0.53	0.85	1.44	2.34	3.60	5.18
90	0.03	0.03	0.03	0.03	0.05	0.08	0.13	0.21	0.33	0.52	0.81	1.31	2.22	3.60	5.56	7.99
95	0.04	0.04	0.04	0.05	0.07	0.12	0.19	0.30	0.48	0.75	1.17	1.89	3.18	5.18	7.99	11.47