

SERFF Tracking Number: SKML-125622018 State: Arkansas
 Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 38783
 Company Tracking Number: MSG-VUL-2009
 TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium
 Product Name: Sun Life 2001 CSO Filing
 Project Name/Number: Sun Life 2001 CSO Filing/MSG-VUL-2009

Filing at a Glance

Company: Sun Life Assurance Company of Canada (U.S.)

Product Name: Sun Life 2001 CSO Filing	SERFF Tr Num: SKML-125622018	State: ArkansasLH
TOI: L06G Group Life - Variable	SERFF Status: Closed	State Tr Num: 38783
Sub-TOI: L06G.002 Single Life - Flexible Premium	Co Tr Num: MSG-VUL-2009	State Status: Filed-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Dee Sinkoe	Disposition Date: 04/29/2008
	Date Submitted: 04/24/2008	Disposition Status: Accepted For Informational Purposes
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Sun Life 2001 CSO Filing	Status of Filing in Domicile: Not Filed
Project Number: MSG-VUL-2009	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Trust
Filing Status Changed: 04/29/2008	
State Status Changed: 04/29/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

We are submitting the above referenced form on behalf of Sun Life Assurance Company of Canada (U.S.) for your review and approval. The purpose of this form is to replace the current Certificate Specifications with these insert pages to comply with the new Mortality Table effective on 1/1/2009.

The certificate was approved by your state on February 5, 2007, State Tracking Number 34739.

The above referenced forms are insert pages for a group flexible premium variable life insurance certificate that will not be available to the general public but will be sold in private offerings. Therefore the product offering will be limited to

<i>SERFF Tracking Number:</i>	<i>SKML-125622018</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Sun Life Assurance Company of Canada (U.S.)</i>	<i>State Tracking Number:</i>	<i>38783</i>
<i>Company Tracking Number:</i>	<i>MSG-VUL-2009</i>		
<i>TOI:</i>	<i>L06G Group Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06G.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Sun Life 2001 CSO Filing</i>		
<i>Project Name/Number:</i>	<i>Sun Life 2001 CSO Filing/MSG-VUL-2009</i>		

"accredited investors" as defined in Rule 506 under Regulation D of the Securities Act of 1933 and "qualified purchasers" as defined in Section 2(a)(51) of the Investment Company Act of 1940. In reliance on Regulation D of the 1940 Act, the contract will not be registered with the SEC and will be sold with an offering memorandum instead of a prospectus. The Group Master Contract will be issued to a trust in the State of Delaware which was approved on February 12, 2007. The Group Master Contract will not be issued in your state. Only the Certificate will be issued in your state.

The bracketed information in the Certificate Specifications is either John Doe information relating to the Owner and/or Insured or is case specific variable material. The bracketed information is explained further in the attached Statement of Variables.

We hereby certify that the only changes to this certificate are in the Certificate Specifications and that there have been no changes made to the body of the certificate.

Company and Contact

Filing Contact Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Dvora Sinkoe, Compliance Analyst	dee@skminc.com
1750 Century Circle	(404) 633-5353 [Phone]
Atlanta, GA 30345	(404) 633-6301[FAX]

Filing Company Information

Sun Life Assurance Company of Canada (U.S.)	CoCode: 79065	State of Domicile: Delaware
One Sun Life Executive Park	Group Code: 549	Company Type: Life and Health
Wellesley Hills, MA 02481	Group Name:	State ID Number:
(781) 446-1245 ext. [Phone]	FEIN Number: 04-2461439	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Delaware charges \$50 per form
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada (U.S.)	\$50.00	04/24/2008	19876723

SERFF Tracking Number: SKML-125622018 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	04/29/2008	04/29/2008

SERFF Tracking Number: SKML-125622018 *State:* Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) *State Tracking Number:* 38783
Company Tracking Number: MSG-VUL-2009
TOI: L06G Group Life - Variable *Sub-TOI:* L06G.002 Single Life - Flexible Premium
Product Name: Sun Life 2001 CSO Filing
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Disposition

Disposition Date: 04/29/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SKML-125622018 State: Arkansas
 Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 38783
 Company Tracking Number: MSG-VUL-2009
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Statement of Variables		Yes
Form	Variable Life Insurance Schedule Pages		Yes

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Form Schedule

Lead Form Number: MSG-VUL-2009

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	MSG-VUL-2009	Schedule Pages	Variable Life Insurance Schedule Pages	Initial		0	MSG-VUL-2009 sched 2001CSO 250.pdf

1 CERTIFICATE SPECIFICATIONS

Insured	[John Doe]
Issue Age	[45]
Sex	[Male]
Premium Class	[Standard] [Non-Tobacco User]
Certificate Owner at Issue	[John Doe]
Certificate Number	[U1 00 000 000]
Certificate Date	[January 1, 2009]
Group Contract Number	[9-000001]
Maturity Date	[January 1, 2085]
Mortality Table	Commissioners 2001 Standard Ordinary Mortality Table
Computation Interest Rate	[4%] a year

1.1 *Death Benefit*

Total Face Amount at Issue	[\$50,000,000] See Section 1.4 for scheduled changes in future years
Death Benefit Option at Issue	[Option A]
Definition of Life Insurance Elected	[Cash Value Accumulation Test]
Minimum Face Amount	[\$50,000]

1.2 *Premiums*

Planned Premium	[\$2,399,500.00] per year for Certificate Years [1 through 7]
Billing Interval	[Annually] beginning on the Certificate Date
Band 1 Premium	the first [\$2,399,500.00] paid per year
Band 2 Premium	the next [\$5,000,000.00] paid per year
Minimum Initial Premium	[\$96,248]

1.3 *Summary of Additional Coverages in Effect*

[Include Riders actually selected]

Type	Form #	Description	Effective Date
[NONE]			

The Group Contract and this Certificate have not been and will not be registered with the Securities and Exchange Commission under the Securities Act of 1933, and are “restricted” as contemplated by Regulation D under the Securities Act of 1933 as amended. The Certificate may not be sold or otherwise transferred except as permitted under the 1933 Act and, further, subject to Our prior consent.

1.4 Separate Accounts

[Separate Account R]
[Separate Account S]

1.5 Scheduled Face Amount for Coverage Segment 1

Certificate Year	Face Amount	Certificate Year	Face Amount
1	[50,000,000.00]	39	[50,000,000.00]
2	[50,000,000.00]	40	[50,000,000.00]
3	[50,000,000.00]	41	[50,000,000.00]
4	[50,000,000.00]	42	[50,000,000.00]
5	[50,000,000.00]	43	[50,000,000.00]
6	[50,000,000.00]	44	[50,000,000.00]
7	[50,000,000.00]	45	[50,000,000.00]
8	[50,000,000.00]	46	[50,000,000.00]
9	[50,000,000.00]	47	[50,000,000.00]
10	[50,000,000.00]	48	[50,000,000.00]
11	[50,000,000.00]	49	[50,000,000.00]
12	[50,000,000.00]	50	[50,000,000.00]
13	[50,000,000.00]	51	[50,000,000.00]
14	[50,000,000.00]	52	[50,000,000.00]
15	[50,000,000.00]	53	[50,000,000.00]
16	[50,000,000.00]	54	[50,000,000.00]
17	[50,000,000.00]	55	[50,000,000.00]
18	[50,000,000.00]	56	[50,000,000.00]
19	[50,000,000.00]	57	[50,000,000.00]
20	[50,000,000.00]	58	[50,000,000.00]
21	[50,000,000.00]	59	[50,000,000.00]
22	[50,000,000.00]	60	[50,000,000.00]
23	[50,000,000.00]	61	[50,000,000.00]
24	[50,000,000.00]	62	[50,000,000.00]
25	[50,000,000.00]	63	[50,000,000.00]
26	[50,000,000.00]	64	[50,000,000.00]
27	[50,000,000.00]	65	[50,000,000.00]
28	[50,000,000.00]	66	[50,000,000.00]
29	[50,000,000.00]	67	[50,000,000.00]
30	[50,000,000.00]	68	[50,000,000.00]
31	[50,000,000.00]	69	[50,000,000.00]
32	[50,000,000.00]	70	[50,000,000.00]
33	[50,000,000.00]	71	[50,000,000.00]
34	[50,000,000.00]	72	[50,000,000.00]
35	[50,000,000.00]	73	[50,000,000.00]
36	[50,000,000.00]	74	[50,000,000.00]
37	[50,000,000.00]	75	[50,000,000.00]
38	[50,000,000.00]	76	[50,000,000.00]

1.6 Certificate Charges Deducted From Premium Payments

The Maximum Guaranteed Percent of Premium Charge is equal to the sum of:

1. The Guaranteed Maximum Sales Load Percentage as shown in the table below; plus
2. [1.25]% DAC Tax; plus
3. [2.50]% State Premium Tax.

Coverage Segment Year	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 1 Premiums	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 2 Premiums	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 3 Premiums	[Guaranteed Maximum Processing Fee Per Each Premium Payment]
1	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
2	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
3	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
4	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
5	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
6	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
7	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
8	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
9	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
10	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
11	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
12	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
13	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
14	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
15	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
16	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
17	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
18	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
19	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
20	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
21	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
22	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
23	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
24	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
25	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
26	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
27	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
28	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
29	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
30	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
31	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
32	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
33	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
34	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
35	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
36	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
37	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]

Coverage Segment Year	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 1 Premiums	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 2 Premiums	Guaranteed Maximum Sales Load Percentage Charge Applied to Band 3 Premiums	[Guaranteed Maximum Processing Fee Per Each Premium Payment]
38	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
39	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
40	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
41	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
42	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
43	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
44	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
45	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
46	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
47	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
48	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
49	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
50	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
51	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
52	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
53	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
54	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
55	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
56	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
57	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
58	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
59	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
60	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
61	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
62	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
63	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
64	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
65	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
66	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
67	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
68	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
68	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
69	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
70	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
71	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
72	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
73	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
74	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
75	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]
76	[5.26%]	[3.80%]	[1.27%]	[\$ 5.00]

The application of these loads is described further in section 5.

1.7 Deductions from Account Value

Processing Period every [1] month[s]

1.7.1 Guaranteed Maximum Administrative Charges

Coverage Segment Year	Monthly Certificate Fee ⁽¹⁾	Monthly Charge per \$1000 of Initial Face Amount	Coverage Segment Year	Monthly Certificate Fee ⁽¹⁾	Monthly Charge per \$1000 of Initial Face Amount
1	[\$5.00]	[0.203557]	39	[\$5.00]	[0.098039]
2	[\$5.00]	[0.203557]	40	[\$5.00]	[0.098039]
3	[\$5.00]	[0.203557]	41	[\$5.00]	[0.098039]
4	[\$5.00]	[0.203557]	42	[\$5.00]	[0.098039]
5	[\$5.00]	[0.203557]	43	[\$5.00]	[0.098039]
6	[\$5.00]	[0.203557]	44	[\$5.00]	[0.098039]
7	[\$5.00]	[0.203557]	45	[\$5.00]	[0.098039]
8	[\$5.00]	[0.203557]	46	[\$5.00]	[0.098039]
9	[\$5.00]	[0.203557]	47	[\$5.00]	[0.098039]
10	[\$5.00]	[0.203557]	48	[\$5.00]	[0.098039]
11	[\$5.00]	[0.098039]	49	[\$5.00]	[0.098039]
12	[\$5.00]	[0.098039]	50	[\$5.00]	[0.098039]
13	[\$5.00]	[0.098039]	51	[\$5.00]	[0.098039]
14	[\$5.00]	[0.098039]	52	[\$5.00]	[0.098039]
15	[\$5.00]	[0.098039]	53	[\$5.00]	[0.098039]
16	[\$5.00]	[0.098039]	54	[\$5.00]	[0.098039]
17	[\$5.00]	[0.098039]	55	[\$5.00]	[0.098039]
18	[\$5.00]	[0.098039]	56	[\$5.00]	[0.098039]
19	[\$5.00]	[0.098039]	57	[\$5.00]	[0.098039]
20	[\$5.00]	[0.098039]	58	[\$5.00]	[0.098039]
21	[\$5.00]	[0.098039]	59	[\$5.00]	[0.098039]
22	[\$5.00]	[0.098039]	60	[\$5.00]	[0.098039]
23	[\$5.00]	[0.098039]	61	[\$5.00]	[0.098039]
24	[\$5.00]	[0.098039]	62	[\$5.00]	[0.098039]
25	[\$5.00]	[0.098039]	63	[\$5.00]	[0.098039]
26	[\$5.00]	[0.098039]	64	[\$5.00]	[0.098039]
27	[\$5.00]	[0.098039]	65	[\$5.00]	[0.098039]
28	[\$5.00]	[0.098039]	66	[\$5.00]	[0.098039]
29	[\$5.00]	[0.098039]	67	[\$5.00]	[0.098039]
30	[\$5.00]	[0.098039]	68	[\$5.00]	[0.098039]
31	[\$5.00]	[0.098039]	69	[\$5.00]	[0.098039]
32	[\$5.00]	[0.098039]	70	[\$5.00]	[0.098039]
33	[\$5.00]	[0.098039]	71	[\$5.00]	[0.098039]
34	[\$5.00]	[0.098039]	72	[\$5.00]	[0.098039]
35	[\$5.00]	[0.098039]	73	[\$5.00]	[0.098039]
36	[\$5.00]	[0.098039]	74	[\$5.00]	[0.098039]
37	[\$5.00]	[0.098039]	75	[\$5.00]	[0.098039]
38	[\$5.00]	[0.098039]	76	[\$5.00]	[0.098039]

(1) Certificate fee applies only to initial Coverage Segment

1.7.2 Monthly rates for mortality and expense risk charges

Guaranteed maximum monthly rates as a percentage of unloaned Account Value

Coverage Segment Year	Mortality and Expense Risk Charge Rate	Coverage Segment Year	Mortality and Expense Risk Charge Rate
1	[0.007636%]	39	[0.004301%]
2	[0.007636%]	40	[0.004301%]
3	[0.007636%]	41	[0.004301%]
4	[0.007636%]	42	[0.004301%]
5	[0.007636%]	43	[0.004301%]
6	[0.007636%]	44	[0.004301%]
7	[0.007636%]	45	[0.004301%]
8	[0.007636%]	46	[0.004301%]
9	[0.007636%]	47	[0.004301%]
10	[0.007636%]	48	[0.004301%]
11	[0.005756%]	49	[0.004301%]
12	[0.005756%]	50	[0.004301%]
13	[0.005756%]	51	[0.004301%]
14	[0.005756%]	52	[0.004301%]
15	[0.005756%]	53	[0.004301%]
16	[0.005756%]	54	[0.004301%]
17	[0.005756%]	55	[0.004301%]
18	[0.005756%]	56	[0.004301%]
19	[0.005756%]	57	[0.004301%]
20	[0.005756%]	58	[0.004301%]
21	[0.004301%]	59	[0.004301%]
22	[0.004301%]	60	[0.004301%]
23	[0.004301%]	61	[0.004301%]
24	[0.004301%]	62	[0.004301%]
25	[0.004301%]	63	[0.004301%]
26	[0.004301%]	64	[0.004301%]
27	[0.004301%]	65	[0.004301%]
28	[0.004301%]	66	[0.004301%]
29	[0.004301%]	67	[0.004301%]
30	[0.004301%]	68	[0.004301%]
31	[0.004301%]	69	[0.004301%]
32	[0.004301%]	70	[0.004301%]
33	[0.004301%]	71	[0.004301%]
34	[0.004301%]	72	[0.004301%]
35	[0.004301%]	73	[0.004301%]
36	[0.004301%]	74	[0.004301%]
37	[0.004301%]	75	[0.004301%]
38	[0.004301%]	76	[0.004301%]

1.8 Cost of Insurance Rates

Guaranteed Maximum Monthly Rates per \$1,000 of Net Amount at Risk⁽²⁾

Coverage Segment Year	Beginning of Year Age ⁽¹⁾	Monthly Cost of Insurance Rate	Coverage Segment Year	Beginning Of Year Age ⁽¹⁾	Monthly Cost of Insurance Rate
1	45	[0.22110]	40	84	[9.24138]
2	46	[0.24199]	41	85	[10.27544]
3	47	[0.26455]	42	86	[11.43495]
4	48	[0.27792]	43	87	[12.71507]
5	49	[0.29381]	44	88	[14.10525]
6	50	[0.31387]	45	89	[15.59358]
7	51	[0.33896]	46	90	[17.17057]
8	52	[0.37327]	47	91	[18.67330]
9	53	[0.41176]	48	92	[20.26544]
10	54	[0.45949]	49	93	[21.97376]
11	55	[0.51563]	50	94	[23.81218]
12	56	[0.57515]	51	95	[25.79274]
13	57	[0.63891]	52	96	[27.64147]
14	58	[0.69179]	53	97	[29.65378]
15	59	[0.75227]	54	98	[31.85097]
16	60	[0.82540]	55	99	[34.25958]
17	61	[0.91627]	56	100	[36.90863]
18	62	[1.02661]	57	101	[35.26362]
19	63	[1.14974]	58	102	[41.41764]
20	64	[1.27896]	59	103	[43.99544]
21	65	[1.41513]	60	104	[46.82418]
22	66	[1.55235]	61	105	[49.93704]
23	67	[1.68978]	62	106	[53.37325]
24	68	[1.83933]	63	107	[57.18462]
25	69	[1.99167]	64	108	[61.42909]
26	70	[2.17329]	65	109	[66.18205]
27	71	[2.37666]	66	110	[71.53882]
28	72	[2.64823]	67	111	[77.62686]
29	73	[2.93182]	68	112	[83.33333]
30	74	[3.23011]	69	113	[83.33333]
31	75	[3.56144]	70	114	[83.33333]
32	76	[3.92357]	71	115	[83.33333]
33	77	[4.34571]	72	116	[83.33333]
34	78	[4.84012]	13	117	[83.33333]
35	79	[5.41330]	74	118	[83.33333]
36	80	[6.04178]	75	119	[83.33333]
37	81	[6.76172]	76	120	[83.33333]
38	82	[7.51460]			
39	83	[8.33044]			

(1) On a Certificate anniversary, "Age" means the Age of the Insured at his or her birthday nearest that date. That Age will apply until the next anniversary.

(2) For [Male, Premium Class Standard, Non Tobacco User].

1.9 Certificate Loan Factors

Coverage Segment Year	Guaranteed Minimum Annual Interest Crediting Rate for Loan Account	Guaranteed Maximum Annual Interest Rate Charged on Certificate Debt Balances	Coverage Segment Year	Guaranteed Minimum Annual Interest Crediting Rate for Loan Account	Guaranteed Maximum Annual Interest Rate Charged on Certificate Debt Balances
1	4.00%	[4.8636%]	39	4.00%	[4.5301%]
2	4.00%	[4.8636%]	40	4.00%	[4.5301%]
3	4.00%	[4.8636%]	41	4.00%	[4.5301%]
4	4.00%	[4.8636%]	42	4.00%	[4.5301%]
5	4.00%	[4.8636%]	43	4.00%	[4.5301%]
6	4.00%	[4.8636%]	44	4.00%	[4.5301%]
7	4.00%	[4.8636%]	45	4.00%	[4.5301%]
8	4.00%	[4.8636%]	46	4.00%	[4.5301%]
9	4.00%	[4.8636%]	47	4.00%	[4.5301%]
10	4.00%	[4.8636%]	48	4.00%	[4.5301%]
11	4.00%	[4.6756%]	49	4.00%	[4.5301%]
12	4.00%	[4.6756%]	50	4.00%	[4.5301%]
13	4.00%	[4.6756%]	51	4.00%	[4.5301%]
14	4.00%	[4.6756%]	52	4.00%	[4.5301%]
15	4.00%	[4.6756%]	53	4.00%	[4.5301%]
16	4.00%	[4.6756%]	54	4.00%	[4.5301%]
17	4.00%	[4.6756%]	55	4.00%	[4.5301%]
18	4.00%	[4.6756%]	56	4.00%	[4.5301%]
19	4.00%	[4.6756%]	27	4.00%	[4.5301%]
20	4.00%	[4.6756%]	28	4.00%	[4.5301%]
21	4.00%	[4.5301%]	29	4.00%	[4.5301%]
22	4.00%	[4.5301%]	60	4.00%	[4.5301%]
23	4.00%	[4.5301%]	61	4.00%	[4.5301%]
24	4.00%	[4.5301%]	62	4.00%	[4.5301%]
25	4.00%	[4.5301%]	63	4.00%	[4.5301%]
26	4.00%	[4.5301%]	64	4.00%	[4.5301%]
27	4.00%	[4.5301%]	65	4.00%	[4.5301%]
28	4.00%	[4.5301%]	66	4.00%	[4.5301%]
29	4.00%	[4.5301%]	67	4.00%	[4.5301%]
30	4.00%	[4.5301%]	68	4.00%	[4.5301%]
31	4.00%	[4.5301%]	69	4.00%	[4.5301%]
32	4.00%	[4.5301%]	70	4.00%	[4.5301%]
33	4.00%	[4.5301%]	71	4.00%	[4.5301%]
34	4.00%	[4.5301%]	72	4.00%	[4.5301%]
35	4.00%	[4.5301%]	73	4.00%	[4.5301%]
36	4.00%	[4.5301%]	74	4.00%	[4.5301%]
37	4.00%	[4.5301%]	75	4.00%	[4.5301%]
38	4.00%	[4.5301%]	76	4.00%	[4.5301%]

1.10 Surrender Charge Factors

Coverage Segment Year	Maximum Guaranteed Charge per \$1000 of Initial Face Amount
1	[\$6.479403]
2	[\$6.479403]
3	[\$6.479403]
4	[\$6.479403]
5	[\$6.479403]
6	[\$5.185782]
7	[\$3.886512]
8	[\$2.592891]
9	[\$1.293621]
10 & later	[0]

1.11 Definition of Life Insurance Death Benefit Factors

[include GPT corridor factors or 1/NSP factors for CVAT in Req Total DB column]

Certificate Year	Required Total Death Benefit Factor	Certificate Year	Required Total Death Benefit Factor
1	[3.3669]	39	[1.2537]
2	[3.2573]	40	[1.2354]
3	[3.1522]	41	[1.2182]
4	[3.0512]	42	[1.2023]
5	[2.9535]	43	[1.1875]
6	[2.8591]	44	[1.1739]
7	[2.7680]	45	[1.1613]
8	[2.6802]	46	[1.1498]
9	[2.5961]	47	[1.1392]
10	[2.5155]	48	[1.1289]
11	[2.4386]	49	[1.1189]
12	[2.3652]	50	[1.1087]
13	[2.2952]	51	[1.0983]
14	[2.2284]	52	[1.0868]
15	[2.1641]	53	[1.0733]
16	[2.1023]	54	[1.0561]
17	[2.0430]	55	[1.0330]
18	[1.9865]	56	[1.0000]
19	[1.9328]	57	[1.0000]
20	[1.8819]	58	[1.0000]
21	[1.8335]	59	[1.0000]
22	[1.7874]	60	[1.0000]
23	[1.7434]	61	[1.0000]
24	[1.7011]	62	[1.0000]
25	[1.6604]	63	[1.0000]
26	[1.6212]	64	[1.0000]
27	[1.5836]	65	[1.0000]
28	[1.5474]	66	[1.0000]
29	[1.5132]	67	[1.0000]
30	[1.4807]	68	[1.0000]
31	[1.4497]	69	[1.0000]
32	[1.4202]	70	[1.0000]
33	[1.3920]	71	[1.0000]
34	[1.3652]	72	[1.0000]
35	[1.3399]	73	[1.0000]
36	[1.3161]	74	[1.0000]
37	[1.2939]	75	[1.0000]
38	[1.2731]	76	[1.0000]

[If the Definition of Life Insurance Elected is the Cash Value Accumulation Test, the Death benefit factors are equal to one divided by the Net Single Premium (as defined in Code Section 7702(b)).

We reserve the right to modify the Required Total Death Benefit Factors, retroactively if necessary, to ensure or maintain qualification of this certificate as a life insurance contract for federal tax purposes, notwithstanding any other provisions of this certificate to the contrary.] *{Include these statements for CVAT policies only}*

1.12 Factors Applicable To Exempt Subaccounts

[This section will include a separate page for each available Exempt Subaccount]

Fund Name	[XYZ Select Fund]
Valuation Date	[The first business day of each calendar month]
Investment Date	[The first business day of each calendar month]
Investment Notice Period	[10 days]
Full Liquidity Date	[The last business day of each calendar quarter]
Full Liquidity Notice Date	[60 calendar days before a Full Liquidity Date]
Full Liquidity Deferral Period	[60 calendar days]
Liquidity Reserve Factor	[10%]
Partial Liquidity Date	[Last business day of each calendar year after the first certificate year]
Partial Liquidity Factor	[20% or \$20,000 if greater]
Partial Liquidity Notice Date	[75 calendar days before a Partial Liquidity Date]
Partial Liquidity Deferral Period	[75 calendar days]

SERFF Tracking Number: SKML-125622018 *State:* Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) *State Tracking Number:* 38783
Company Tracking Number: MSG-VUL-2009
TOI: L06G Group Life - Variable *Sub-TOI:* L06G.002 Single Life - Flexible Premium
Product Name: Sun Life 2001 CSO Filing
Project Name/Number: Sun Life 2001 CSO Filing/MSG-VUL-2009

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: SKML-125622018 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 38783
Company Tracking Number: MSG-VUL-2009
TOI: L06G Group Life - Variable Sub-TOI: L06G.002 Single Life - Flexible Premium
Product Name: Sun Life 2001 CSO Filing
Project Name/Number: Sun Life 2001 CSO Filing/MSG-VUL-2009

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice 04/24/2008
Comments:
Attachment:
AR Certification.pdf

Review Status:
Bypassed -Name: Application 04/24/2008
Bypass Reason: This is not a policy filing. This filing is due to the change in mortality basis and therefore this component does not apply to this submission.
Comments:

Review Status:
Satisfied -Name: Authorization Letter 04/24/2008
Comments:
Attachment:
Authorization Letter GRP.pdf

Review Status:
Satisfied -Name: Statement of Variables 04/24/2008
Comments:
Attachment:
SOV MSG-VUL-2009.pdf

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S)

CERTIFICATION OF COMPLIANCE

ARKANSAS

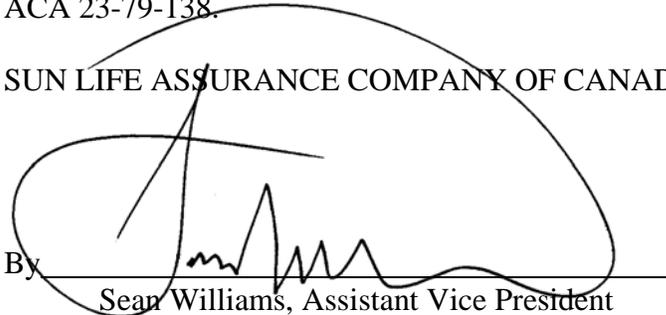
Re: **Policy Form MSG-VUL-2009**

With respect to submission of the above-referenced forms, SUN LIFE ASSURANCE COMPANY OF CANADA (U.S) hereby agrees as follows:

1. The Company will comply with the requirements of Rule and Regulation 19, concerning Unfair Sex Discrimination in the Sale of Insurance, when marketing these forms in the State of Arkansas.
2. The Company will comply with the requirements of Rule and Regulation 49 by providing a copy of the Life and Health Insurance Guaranty Association Notice to the group contract holder.
4. The Company will provide the Consumer Information Notice in compliance with ACA 23-79-138.

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S)

By

A large, handwritten signature in black ink, appearing to read 'Sean Williams', is written over a horizontal line. The signature is somewhat stylized and loops back to the left.

Sean Williams, Assistant Vice President



Sun Life Assurance Company of Canada (U.S.)
SC1114
One Sun Life Executive Park
Wellesley Hills, MA 02481

April 22, 2008

**RE: Form No. MSG-VUL-2006 - Flexible Premium Adjustable Life Insurance Policy
Revised Policy Schedule Page - MSG-VUL-2009**

Dear State Regulator:

Please be advised that Sandra K. Meltzer & Associates, Inc. is authorized to represent us in the submission of the enclosed filing of the above referenced forms to reflect the use of the 2001 CSO Mortality Table. This firm is authorized to act on our behalf with regard to this submission and all correspondence should be sent to them at the following address:

Sandra K. Meltzer & Associates, Inc.
1925 Century Boulevard, Suite 1
Atlanta, Georgia 30345

Sincerely,

A handwritten signature in black ink that reads "Thomas Miele". The signature is written in a cursive style with a long horizontal stroke at the beginning.

Thomas Miele
Assistant Vice President, Product Management

Telephone: (800) 432-1102, x1113
Fax: (781) 237-1588
Email: thomas.miele@sunlife.com

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)

VARIABLE MATERIAL

Form No. MSG-VUL-2009 (Schedule Page Insert)

This private placement product is available only to very high net worth individual and business purchasers who meet the SEC requirements of Qualified Purchasers and Accredited Investors. These buyers have a demonstrated level of business and investment knowledge and typically make their insurance decisions with advice from one or several accounting, tax and legal advisors.

Reflecting that marketplace, the product is designed with flexibility in load structure, to permit the product to be configured for each sale to meet the needs of that particular buyer. (For just a few examples, one client may choose a load structure that minimizes premium loads but has surrender charges and higher administrative charges. Another may emphasize premium loads and minimize administrative charges.) The actuarial memorandum accompanying the filing describes this flexible load structure in more detail, and how the boundaries of the permissible combinations of charge levels are determined to demonstrate that all permissible configurations will comply with standard nonforfeiture law requirements that apply to variable life insurance and the nonforfeiture benefits provided are appropriate and equitable to the insured and to the certificate owner. Once a certificate is issued, the maximum loads shown in that certificate cannot be changed.

- Section 1: All the bracketed items are John Doe information
- Section 1.1 The first three bracketed items are John Doe information
The Minimum Face Amount is determined by the characteristics of the case: [\$25,000-\$500,000]
- Section 1.2 These bracketed items are determined by the characteristics of the case.
- Section 1.3 The bracketed items are riders that are included at the option of the Certificate Owner.
- Section 1.4 The bracketed Separate Accounts are those being offered by the Company. The Certificate Owner chooses to invest in one or more Separate Accounts and the Separate Accounts are shown in the Certificate schedule.
- Section 1.5 The bracketed items are John Doe information.
- Section 1.6 Premium Loads –the Maximum Loads are:
DAC Tax; plus: This will only change if changed by the IRS.
State Premium Tax. This will only change if changed by the State.

Age	Guaranteed Maximum Sales Load Percentage Charge Applied to Premiums	Guaranteed Maximum Processing Fee Per Each Premium Payment
15-74	26.50%	\$5.00
75	25.25%	\$5.00
76	24.00%	\$5.00
77	22.75%	\$5.00
78	21.50%	\$5.00
79	20.25%	\$5.00
80	19.00%	\$5.00
81	17.75%	\$5.00
82	16.50%	\$5.00
83	15.25%	\$5.00
84	14.00%	\$5.00
85	12.75%	\$5.00
86-90	11.50%	\$5.00

Section 1.7 Processing Period every [1 - 12] month[s]

Section 1.7.1 Deductions from Account Value – the Maximum Loads are:

Age	Maximum Monthly Certificate Fee ⁽¹⁾	Maximum Monthly Charge per \$1000 of Initial Face Amount		Age	Maximum Monthly Certificate Fee ⁽¹⁾	Maximum Monthly Charge per \$1000 of Initial Face Amount	
		Male	Female			Male	Female
15	\$10.00	0.62698	0.58687	53	\$10.00	1.52147	1.31178
16	\$10.00	0.64235	0.60156	54	\$10.00	1.56094	1.34283
17	\$10.00	0.65776	0.61533	55	\$10.00	1.60663	1.37656
18	\$10.00	0.67321	0.63008	56	\$10.00	1.65765	1.41744
19	\$10.00	0.68867	0.64484	57	\$10.00	1.70941	1.45971
20	\$10.00	0.70418	0.65966	58	\$10.00	1.76216	1.50350
21	\$10.00	0.72067	0.67353	59	\$10.00	1.81573	1.54813
22	\$10.00	0.73623	0.68839	60	\$10.00	1.87043	1.59382
23	\$10.00	0.75183	0.70329	61	\$10.00	1.92620	1.64058
24	\$10.00	0.76745	0.71820	62	\$10.00	1.98303	1.68831
25	\$10.00	0.78407	0.73315	63	\$10.00	2.04099	1.73706
26	\$10.00	0.80414	0.74718	64	\$10.00	2.09993	1.78659
27	\$10.00	0.82325	0.76215	65	\$10.00	1.88032	1.70162
28	\$10.00	0.84332	0.77712	66	\$10.00	1.77559	1.64386
29	\$10.00	0.86338	0.79209	67	\$10.00	1.82917	1.68503
30	\$10.00	0.88344	0.80706	68	\$10.00	1.88397	1.72721
31	\$10.00	0.90351	0.82204	69	\$10.00	1.94031	1.77065
32	\$10.00	0.92357	0.83701	70	\$10.00	1.99850	1.81572
33	\$10.00	0.94364	0.85103	71	\$10.00	1.86866	1.68451
34	\$10.00	0.96372	0.86600	72	\$10.00	1.89140	1.73013
35	\$10.00	0.98283	0.88099	73	\$10.00	1.91422	1.77768
36	\$10.00	1.00958	0.90155	74	\$10.00	1.93714	1.82693
37	\$10.00	1.03544	0.92213	75	\$10.00	1.96015	1.87782
38	\$10.00	1.06136	0.94369	76	\$10.00	1.72221	1.65615
39	\$10.00	1.08826	0.96435	77	\$10.00	1.75973	1.69190
40	\$10.00	1.11426	0.98504	78	\$10.00	1.79821	1.72859
41	\$10.00	1.14125	1.00670	79	\$10.00	1.83763	1.76623
42	\$10.00	1.16734	1.02744	80	\$10.00	1.87801	1.80484
43	\$10.00	1.19444	1.04821	81	\$10.00	1.41981	1.41981
44	\$10.00	1.22062	1.07067	82	\$10.00	1.42820	1.42820
45	\$10.00	1.24781	1.09537	83	\$10.00	1.43672	1.43672
46	\$10.00	1.28060	1.12083	84	\$10.00	1.44538	1.44538
47	\$10.00	1.31347	1.14635	85	\$10.00	1.45416	1.45416
48	\$10.00	1.34644	1.17221	86	\$10.00	1.36229	1.36229
49	\$10.00	1.37946	1.19977	87	\$10.00	1.36229	1.36229
50	\$10.00	1.41257	1.22740	88	\$10.00	1.36229	1.36229
51	\$10.00	1.44575	1.25510	89	\$10.00	1.36229	1.36229
52	\$10.00	1.48266	1.28339	90	\$10.00	1.36229	1.36229

Section 1.7.2 Monthly rates for mortality and expense risk charges
 Maximum Mortality and Expense Risk Charge Rates: 300 bp

Section 1.8 Guaranteed Maximum Cost of Insurance Rates:
 Commissioners 2001 Standard Ordinary Mortality Table, Age Near Birthday, Ultimate, Male and Female, Aggregate.

Section 1.9 Certificate Loan Factors
 Guaranteed Minimum Annual Interest Crediting Rate for Loan Account: 4.00%
 Guaranteed Maximum Annual Interest Rate Charged on Certificate Debt Balances: 8.00%

Section 1.10 Guaranteed Maximum Surrender Charge Factors

Age	Guaranteed Maximum First Year Surrender Charge as a Percent of Target Premium
15-70	30%
71	29%
72	28%
73	27%
74	26%
75	25%
76	24%
77	23%
78	22%
79	21%
80	21%
81	20%
82	19%
83	18%
84	17%
85	16%
86	15%
87	14%
88	13%
89	13%
90	12%

Section 1.11 Definition of Life Insurance Death Benefit Factors:

Either GPT corridor factors or 1/NSP factors for CVAT in Required Total DB column where 1/NSP is based on Commissioners 2001 Standard Ordinary Mortality Table, Age Near Birthday, Ultimate, Male and Female, Aggregate.

Section 1.12:

MAXIMUM FACTORS APPLICABLE TO EXEMPT SUBACCOUNTS

Valuation Date	No less frequently than quarterly
Investment Date	No less frequently than quarterly
Investment Notice Period	Maximum of 15 days
Full Liquidity Date	No more than one year from Notice Date
Full Liquidity Notice Date	No more than one year from Notice Date
Full Liquidity Deferral Period	No more than one year from Notice Date
Liquidity Reserve Factor	10%
Partial Liquidity Date	No more than one year from Notice Date
Partial Liquidity Factor	10%
Partial Liquidity Notice Date	No more than one year from Notice Date
Partial Liquidity Deferral Period	No more than one year from Notice Date