

SERFF Tracking Number: SNLE-125607673 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada State Tracking Number: 38714
Company Tracking Number: UL-ABRLTC-2007 SALES MATERIALS
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life
Adjustable Life
Product Name: UL-ABRLTC-2007 Sales Materials
Project Name/Number: UL-ABRLTC-2007 Sales Materials/SLPC 18312 01/08 MSD 44/663

Filing at a Glance

Company: Sun Life Assurance Company of Canada

Product Name: UL-ABRLTC-2007 Sales SERFF Tr Num: SNLE-125607673 State: ArkansasLH

Materials

TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed State Tr Num: 38714

Adjustable Life

Sub-TOI: L09I.001 Single Life Co Tr Num: UL-ABRLTC-2007 State Status: Filed-Closed

SALES MATERIALS

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Authors: Margaret Carvalho,

Disposition Date: 04/21/2008

Thomas Miele, Christopher

McAuliffe, Joseph Cohen

Date Submitted: 04/14/2008

Disposition Status: Filed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: UL-ABRLTC-2007 Sales Materials

Status of Filing in Domicile: Not Filed

Project Number: SLPC 18312 01/08 MSD 44/663

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Domiciliary state of Michigan.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/21/2008

Deemer Date:

State Status Changed: 04/21/2008

Corresponding Filing Tracking Number: UL-ABRLTC-2007 Sales

Materials

Filing Description:

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Re: Sales Material Filing

SLPC 18312 01/08 MSD 44/663

SLPC 18314 01/08 MSD 44/661

We submit the above referenced sales materials for your review. These items are new and do not replace any existing pieces. They are submitted in final printed form and are subject only to minor modifications in paper stock, ink, and adaptation to computer printing.

Please do not hesitate to contact me if you have any questions regarding this submission. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

Margaret Carvalho, Compliance Consultant margaret.carvalho@sunlife.com
One Sun Life Executive Park (781) 446-1811 [Phone]
Wellesley Hills, MA 02481 (781) 237-3327[FAX]

Filing Company Information

Sun Life Assurance Company of Canada CoCode: 80802 State of Domicile: Michigan
One Sun Life Executive Park, Group Code: 549 Company Type:
Individual State Filing, SC 1114
Wellesley Hills, MA 02481 Group Name: State ID Number:
(800) 432-1102 ext. [Phone] FEIN Number: 38-1082080

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: 2 x \$25.00
Per Company: No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada	\$50.00	04/14/2008	19532808

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	04/21/2008	04/21/2008

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Disposition

Disposition Date: 04/21/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Salles Materials		Yes

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Rate Information

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Supporting Document Schedules

Bypassed -Name:	Certification/Notice	Review Status:	04/14/2008
Bypass Reason:	not applicable		
Comments:			
Bypassed -Name:	Application	Review Status:	04/14/2008
Bypass Reason:	not applicable		
Comments:			
Bypassed -Name:	Health - Actuarial Justification	Review Status:	04/14/2008
Bypass Reason:	not applicable		
Comments:			
Bypassed -Name:	Outline of Coverage	Review Status:	04/14/2008
Bypass Reason:	not applicable		
Comments:			
Satisfied -Name:	Salles Materials	Review Status:	04/14/2008
Comments:			
Attachments:			
	SLPC_18312_08SUPPlus_LTC_RiderBrochure.pdf		
	SLPC_18314_08SUPPlus_ClientGuide.pdf		



LONG TERM CARE PROTECTION
ON

Sun Universal ProtectorPlus

Protection. Choice. Preservation.

Life insurance fulfills an absolute need —
your life and the people you love need to be protected.

BUT CAN IT DO MORE?

In addition to helping to protect your family with a death benefit and helping you to accumulate wealth through tax-deferred growth of cash values, a **Sun Universal ProtectorPlus** life insurance policy from Sun Life Financial offers you a new optional living benefit called the **Long Term Care Rider**. For an additional cost, the Long Term Care Rider can help protect your assets and dignity when you need long term care.

Clients tell us they have three overriding concerns about getting older:

1. Will our assets provide an income that will last our entire lifetime?
2. What will happen when we become physically or mentally infirm?
3. How can we protect our assets for a family legacy and not end up a financial burden to our children?

The estimates about the need for long term care are eye-opening.

For example:

- Nearly 70 percent of those turning 65 this year will need long-term care in their lifetime; 20 percent will need it for five years or longer.¹
- The average number of days in a nursing home: Alzheimer's 694 days. Stroke 544 days. Average daily rate for a private room is \$206; semi-private \$183. (2006 costs).¹
- One year of care at home, assuming you need periodic care from a home health aide (average 3x a week), would cost almost \$16,000 a year.¹
- Nursing home cost inflation has averaged 4.39% over the past 5 years.²

By adding protection against long term care expenses as a rider on your Sun Universal ProtectorPlus life insurance policy, in one policy you get protection plus a great deal more, at an affordable cost.

¹American Association for Long-Term Care Insurance, 2007. www.aaltci.org

²U.S. Bureau of Labor Statistics, "Consumer Price Index (CPI) for Nursing Homes and Adult Day Care," 2006.

**Not FDIC/NCUA insured. May lose value. No bank/credit union guarantee.
Not a deposit. Not insured by any federal government entity.**



CHOICE

HOW YOUR LONG TERM CARE RIDER (LTC) WORKS

The Long Term Care Rider is an optional feature available only at issue on Sun Universal ProtectorPlus policies with an initial face amount of \$250,000 or more. It works as an accelerated death benefit, meaning that when you are eligible for payment of benefits, you will be receiving a portion of your death benefit in advance.

Guaranteed renewable feature. The rider is guaranteed renewable. This means that the Company may not, on its own, cancel or reduce coverage provided by this rider. Subject to the rider Termination provisions, this rider will remain in force as long as the Policy remains in force and the required charges to this rider are paid. We may change the monthly rider Cost of Insurance rates but never in excess of those shown in the rider Table of Guaranteed Maximum Cost of Insurance rates. Any rate change will be made only when the Company changes the rates on a class basis for all riders on the same form.

Reimbursed long term care expenses. The maximum amount of monthly expenses to be reimbursed is the lesser of the Maximum Monthly Benefit Amount (MMBA) you select, or the amount you actually incur for eligible monthly long term care. Monthly benefit amount maximums are determined by the face amount of your policy, as indicated below:

Sun Universal ProtectorPlus Face Amount	Maximum Month Benefit Amount (MMBA)
\$250,000 - \$499,999	\$5,000
\$500,000 - \$999,999	\$5,000 or \$10,000
\$1 million and over	\$5,000, \$10,000 or \$20,000

Benefit Period: Benefits are paid for up to 50 Months. However, they will be extended if benefits paid in any month are below the MMBA, until the total benefits paid equal the maximum amount purchased.

\$5,000 MMBA x 50 Months = \$250,000 Total Benefit Payable

\$10,000 MMBA x 50 Months = \$500,000 Total Benefit Payable

\$20,000 MMBA x 50 Months = \$1 Million Total Benefit Payable

Elimination Period. The Elimination Period is 90 days, which represents the number of days that as a Chronically Ill Insured you receive covered care before benefits are payable. For several kinds of covered care there is no period of waiting – covered benefits may be reimbursed right away.

Covered Care. Below are typical kinds of covered expenses you could incur that, within certain limitations, are covered by the LTC Rider:

- Home Care
- Nursing Home Facility
- Assisted Living Facility
- Bed Reservation
- Respite Care
- Caregiver Training
- Supportive Equipment
- International Coverage



Eligibility for benefit payments. For benefits to be payable under this LTC rider, you must:

- > Be certified as a Chronically Ill Individual by a licensed healthcare professional;
- > Accelerate Specified Face Amount (submit claim);
- > Submit a written Plan of Care by a Licensed Health Care Practitioner;
- > Incur covered expenses;
- > Satisfy the Elimination Period, if applicable; and
- > Provide ongoing proof of claim.

Chronically Ill Individual. This means you are unable to perform, without substantial assistance, at least two (2) Activities of Daily Living, due to a loss of your functional capacity which is expected to last longer than 90 days.

Activities of Daily Living. Activities of Daily Living refers to the following six (6) functions: Bathing; Dressing; Toileting; Transferring; Continence; and Eating.

HOW DO PAYMENTS AFFECT MY SUN UNIVERSAL PROTECTORPLUS POLICY?

Benefit payments reduce the Specified Face Amount on a dollar for dollar basis, and reduce cash values on a pro-rata basis. If cash values go to zero, and you are on an LTC claim, your LTC claim continues under an Extended Benefits provision. Benefits will continue to be paid as long as the claim lasts, subject to the maximum; and the death benefit will continue equal to the Maximum Benefit Amount less any benefit payments, but in no event less than \$25,000.

Partial withdrawals from the policy cash value made prior to an LTC claim reduce the remaining Maximum Benefit Amount by the amount of the partial withdrawals. They also reduce the Maximum Monthly Benefit. If at the time of an LTC claim, policy loans are outstanding, a portion of your LTC benefit payment will be allocated to repay a portion of the policy loan.



Please refer to rider specimen language (UL-ABRLTC-2007) for details on other coverage, restrictions, and limitations. The Long Term Care Rider may not cover all costs associated with long term care which may be incurred by you during the coverage period. You are advised to review carefully all limitations in the policy and this rider.

This rider is intended to be federally tax-qualified long-term insurance under Section 7702B(b) of the Internal Revenue Code of 1986, as amended by the Health Insurance Portability and Accountability Act (HIPAA) of 1996, Public Law 104-191. As with all tax matters, you should consult a professional tax advisor to assess the effects of this rider.

PROTECTION. CHOICE. PRESERVATION.

These three words can emit powerful emotions, particularly when it comes to healthcare and the expenses of long term care. Without question, we're an aging society. But, also, we're living longer, meaning our need for future long term care changes from "possible" to "probable."

Protection is our job at Sun Life Financial. We're good at it. We now offer you an exciting new optional feature on your Sun Universal ProtectorPlus life insurance policy to satisfy your need for long term care protection.

Choice in your healthcare provider, or where you'll receive long term care if needed, is important, even critical.

Preservation in this case means of valued assets earmarked for goals other than paying for your incurred long term care expenses. . . goals such as leaving behind a family or charitable legacy, or making gifts for a grandchild's college education, or setting up a named scholarship fund at your alma mater. Protect yourself and your family, and at the same time retain your choice, dignity and more of your assets through our new Long Term Care Rider.

WHAT'S IN IT FOR YOU?

You plan, work and save all during your adult life to build your financial security. Do your goals include:

- remaining financially independent from your children?
- having a choice about your healthcare as you get older?
- retaining as many assets as possible for purposes other than healthcare?
- and above all, not to be a burden to your family?

The choice of whether to protect yourself and your assets is yours. However, the solution is simple: add the new Long Term Care Rider to the Sun Universal ProtectorPlus policy

For more information, talk to your
Sun Life Financial Representative.



About Sun Life Financial

Sun Life Financial is a leading international financial services organization providing a diverse range of wealth accumulation and protection products and services to individuals and corporate customers. Chartered in 1865, Sun Life Financial and its partners today have operations in key markets worldwide including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China and Bermuda. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLE.



INSURANCE MARKETPLACE STANDARDS ASSOCIATION

Sun Life Assurance Company of Canada and Sun Life Insurance and Annuity Company of New York are members of the Insurance Marketplace Standards Association (IMSA).

Universal Life Insurance products are issued by Sun Life Assurance Company of Canada (Wellesley Hills, MA). In New York, Universal Life Insurance products are issued by Sun Life Insurance and Annuity Company of New York (New York, NY).

All guarantees are based upon the claims-paying ability of 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). Both are members of the Sun Life Financial group of companies.

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Attachment "SLPC_18314_08SUPPlus_ClientGuide.pdf" is larger than 3MB and cannot be reproduced here.