

SERFF Tracking Number: SUNL-126417936 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44353
Company Tracking Number: 2010 E-APP
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
Product Name: 2010 E-App
Project Name/Number: 2010 E-App/2010 E-App

Filing at a Glance

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

Product Name: 2010 E-App

SERFF Tr Num: SUNL-126417936 State: Arkansas

TOI: A10 Annuities - Other

SERFF Status: Closed-Approved-
Closed State Tr Num: 44353

Sub-TOI: A10.000 Annuities - Other

Co Tr Num: 2010 E-APP

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Margaret Carvalho,
Thomas Miele, Christopher
McAuliffe, Pat Squillacioti

Disposition Date: 12/21/2009

Date Submitted: 12/17/2009

Disposition Status: Approved-
Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 E-App

Status of Filing in Domicile: Pending

Project Number: 2010 E-App

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Pending Approval
in our domiciliary state of Delaware

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 12/21/2009

Explanation for Other Group Market Type:

State Status Changed: 12/21/2009

Deemer Date:

Created By: Pat Squillacioti

Submitted By: Margaret Carvalho

Corresponding Filing Tracking Number: 2010 E-
App

Filing Description:

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

NAIC # 549-79065

FEIN # 04-2461439

Re: 2010-EDI-E24 - Application

SERFF Tracking Number: SUNL-126417936 State: Arkansas
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Dear Sir or Madam:

We submit the above listed form for your review and approval. This form is new and is intended to replace previously approved form 2009-EDI-E02 (approved on 12/23/2008) upon your Department's approval and our subsequent introduction. It is submitted in final printed form and is subject only to minor modifications in paper stock, ink, and adaptation to computer printing.

This form is intended to comply with all laws, rules, bulletins and published guidelines applicable to these forms. It has been filed and is pending with our domiciliary state of Delaware.

2010-EDI-E24 - Application

This application is identical to the previously approved application except that it now gives the client more flexibility with their choice of the Dollar Cost Averaging and the Systematic Withdrawal programs. This new application also includes a Customer Transfer Authorization section in Section 9. This application is for use in both paper and electronic formats. It will be initially used with the following contracts that were previously approved by your Department:

Form Number	Title	Approval Date
FIIII-IND-MVAPR-02	Masters Access	4/10/2002
RCHII-IND-MVAPR-02	Masters Choice	4/10/2002
FAII-IND-MVAPR-02	Masters Extra	4/10/2002
RFFII-IND-MVAPR-02	Masters Flex	2/12/2002

The enclosed application includes fields that may vary based on the product applied for. The use of variability in the enclosed forms will be administered as described in the enclosed statement of variability and in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

A readability certification has not been included with this submission as this form is used with products regulated as a security by the Securities and Exchange Commission (SEC), which are not subject to readability requirements.

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

Sincerely,

Margaret Carvalho
Telephone: 800-432-1102, x 1811
Fax: 781-237-1588

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 Product Name: 2010 E-App
 Project Name/Number: 2010 E-App/2010 E-App
 Email: margaret.carvalho@sunlife.com

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 (U.S.) CoCode: 79065 State of Domicile: Delaware
 One Sun Life Executive Park Group Code: 549 Company Type:
 State Filings, SC2175 Group Name: State ID Number:
 Wellesley Hills, MA 02481 FEIN Number: 04-2461439
 (800) 432-1102 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: 1 x 50.00 = 50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada (U.S.)	\$50.00	12/17/2009	32865314

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/21/2009	12/21/2009

SERFF Tracking Number: *SUNL-126417936* *State:* *Arkansas*
Filing Company: *Sun Life Assurance Company of Canada (U.S.)* *State Tracking Number:* *44353*
Company Tracking Number: *2010 E-APP*
TOI: *A10 Annuities - Other* *Sub-TOI:* *A10.000 Annuities - Other*
Product Name: *2010 E-App*
Project Name/Number: *2010 E-App/2010 E-App*

Disposition

Disposition Date: 12/21/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Form	E-Business Application		Yes

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Form Schedule

Lead Form Number: 2010-EDI-E24

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	2010-EDI-E24	Application/ E-Business Enrollment Application Form	Initial			2010-EDI-E24 AR, RI, WV.pdf

Sun Life Financial E-Business Application



Sun Life Assurance Company of Canada (U.S.)
112 Worcester Street
Wellesley Hills, MA 02481
(800) 752-7216

Section 1 – Product/Contract Information

Product: [_____] Purchase Payment: _____
State of Sale: _____ Living Benefit Rider (Y/N): _____
Surrender Charge Schedule: _____

Section 2 – Owner(s) Information

Complete Legal Name: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____ Social Security Number/TIN: _____

Date of birth: _____ Gender: _____ Citizenship: _____
[_____]

Co-Owner

Complete Legal Name: _____ Relationship to Owner: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____ Social Security Number/TIN: _____

Date of birth: _____ Gender: _____ Citizenship: _____
[_____]

Section 3 – Annuitant(s) Information

Complete Legal Name: _____ Relationship to Owner: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____ Social Security Number/TIN: _____

Date of birth: _____ Gender: _____ Citizenship: _____
[_____]

Co-Annuitant

Complete Legal Name: _____ Relationship to Owner: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: _____ Email: _____ Social Security Number/TIN: _____

Date of birth: _____ Gender: _____ Citizenship: _____
[_____]

Section 8 – Notices and Disclaimers

Sales Material:

Only Sun Life Assurance Company of Canada (U.S.) issued sales materials should have been used in the sale of this contract to you. Please advise if sales materials, other than company issued materials, were used during the sales process. If you have any questions about the sales materials used, please advise us at the number referenced above.

Suitability of this Annuity:

Sun Life Assurance Company of Canada (U.S.) requires that all recommendations for the purchase or exchange of its annuity products to be suitable for the consumer based on the information known by the producer at the time of application. Prior to making a recommendation for the purchase or exchange of an annuity product, the producer must make a reasonable effort to obtain and assess relevant information (financial assets, risk tolerance and financial objectives as they relate to your insurance needs and financial objectives). Producers are required to maintain a record of this information.

Fraud Warning:

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Section 9 – Customer Acknowledgements and Signature(s)

Contract replacements

Are there any existing life insurance policies or annuity contracts in force and/or pending on the owner(s) with any company including Sun Life Assurance Company of Canada (U.S.) and its affiliates?

Yes

No

Customer Transfer Authorization

Authorization to transfer funds on Custodian accounts is governed by your Firm's Custodian Agreement.

By checking "Yes" below, and to the extent permitted by the Distributor Firm of record on this account, I/we hereby authorize the registered representative(s)/agent(s) of record on this account, and his/her/their designees, to initiate by a means acceptable to *Sun Life Assurance Company of Canada (U.S.)* (hereinafter referred to as "the Company") transfers among available sub-accounts, fixed guarantee periods and changes to investment allocations in this contract. I/we hold the Company, its agents and affiliates harmless from any and all claims, losses and costs that might arise from the Company's acting upon such instructions. I /we further understand and agree that the Company may terminate this authorization in its discretion at any time without prior notice, but in the absence of such termination, this authorization will remain in effect, unless the Company receives at its administrative office, in a form acceptable to the Company, notice from me/us, that such authority has been revoked, or acceptable proof of an Owner's death.

Yes

No

[Important information about procedures for applying for a contract

Customer identification notice: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who makes an application. This means we will ask for your name, address, date of birth and other information that will allow us to identify you. We may ask to see your driver's license or other identifying documents.

I have read the above customer identification notice. I understand that the identity information being provided by me is required by federal law to be collected in order to verify my identity and I authorize its use for this purpose.]

I have read the fraud warning contained in Section 8.

I acknowledge receipt of current product and fund prospectuses and Sun Life Assurance Company of Canada (U.S.)'s Privacy Policy.

I hereby represent that my answers to the questions on this application are correct and true to the best of my knowledge and belief.

Signature of owner	Date signed (mm/dd/yyyy)
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Signature of co-owner	Date signed (mm/dd/yyyy)
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Section 10 – Registered Representative Information and Signature(s)

Anti-money laundering training acknowledgement

I have received anti-money laundering training within the last 12 months, given by the company, another insurance company or other financial institution, or offered through a national association (e.g., NAIFA, NAILBA) or competent third party (e.g., LIMRA). I also hereby acknowledge my obligations, including compliance with the company's Anti-Money Laundering Program, as described in the company's Market Conduct Guide for Individual Life and Annuity Producers.

Anti-money laundering customer identity information

I have reviewed the owner's identity document presented and recorded the following information from it:

Applicant name		Date of birth (mm/dd/yyyy)	
Address (number, street, apartment or suite)			
City		State	Zip
Type of ID document - Individual	ID number		Expiration date (mm/dd/yyyy)
Type of ID document – Corporate or other non-natural person (a government issued document showing the existence of the entity e.g. a certificate of good stand equivalent)			
Date of incorporation or trust	Issue date of ID document		State of issue

Contract replacements

Are there any existing life insurance policies or annuity contracts in force and/or pending on the owner(s) with any company including Sun Life Assurance Company of Canada (U.S.) and its affiliates?

Yes

No

Agent Name

Percent

SSN

Signature of Registered Representative	Date signed (mm/dd/yyyy)
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***Please fax this signed document to [781-304-5383]**

Broker/Dealer: [_____] Customer Account Number: _____

Commission Option: [_____] Confirmation Number: _____

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not Applicable		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Attached to Form Schedule.		
Comments:			
		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment:			
SOV 2009-EDI-E24.pdf			

Sun Life Assurance Company of Canada (U.S.)
Statement of Variable Material
Variable Material denoted by bracketing dated December 9, 2009
Form: 2010-EDI-E24

Annuity Application		
Application Section	Variable Field	Description
Banner	112 Worcester Street Wellesley Hills, MA 02481 (800) 752-7216	This is the company's current service mailing address and current toll free number and may change of the future.
Section 1 – Product/Contract Information	Product Name	<p>The selection of product includes the current four products:</p> <ul style="list-style-type: none"> • Sun Life Financial Masters Access Annuity • Sun Life Financial Masters Choice Annuity • Sun Life Financial Masters Extra Annuity • Sun Life Financial Masters Flex Annuity <p>We may offer additional products or discontinue offering products in the future.</p>

Sun Life Assurance Company of Canada (U.S.)
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Form: 2010-EDI-E24

Annuity Application				
Application Section	Variable Field	Description		
Section 2 – Owner(s) Information	Citizenship:	The selection includes the list of countries to which the owner/co-owner is a citizen.		
		Afghanistan	Albania	Algeria
		American Samoa	Andorra	Angola
		Anguilla	Antarctica	Antigua and Barbuda
		Argentina	Armenia	Aruba
		Australia	Austria	Azerbaijan
		Bahamas	Bahrain	Bangladesh
		Barbados	Belarus	Belgium
		Belize	Benin	Bermuda
		Bhutan	Bolivia	Bosnia and Herzegovina
		Botswana	Bouvet Island	BV
		British Indian Ocean Territory	British Virgin Islands	Brunei Darussalam
		Bulgaria	Burkina Faso	Burundi
		Cambodia	Cameroon	Canada
		Cape Verde	Cayman Islands	Central African Republic
		Chad	Chile	China
		Christmas Island	Cocos (Keeling) Island	Colombia
		Comoros	Congo	Cook Islands
		Costa Rica	Cote D'Ivoire	Croatia
		Cuba	Cyprus	Czech Republic
		Democratic People's Republic of Korea	Democratic Republic of the Congo	Denmark
		Djibouti	Dominica	Dominican Republic
		East Timor	Ecuador	Egypt
		El Salvador	Equatorial Guinea	Eritrea
		Estonia	Ethiopia	Falkland Islands (Malvinas)
		Faroe Islands	Federated States of Micronesia	Fiji
		Finland	Former Yugoslav Republic of Macedonia	France
		French Guiana	French Polynesia	French Southern Territories

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		Gabon	Gambia	Georgia
		Germany	Ghana	Gibraltar
		Greece	Greenland	Grenada
		Guadeloupe	Guam	Guatemala
		Guinea	Guinea-Bissau	Guyana
		Haiti	Heard Island and McDonald Islands	Holy See (Vatican City State)
		Honduras	Hong Kong	Hungary
		Iceland	India	Indonesia
		Iraq	Ireland	Islamic Republic of Iran
		Israel	Italy	Jamaica
		Japan	Jordan	Kazakstan
		Kenya	Kiribati	Kuwait
		Kyrgyzstan	Lao People's Democratic Republic	Latvia
		Lebanon	Lesotho	Liberia
		Libyan Arab Jamahiriya	Liechtenstein	Lithuania
		Luxembourg	Macau	Madagascar
		Malawi	Malaysia	Maldives
		Mali	Malta	Marshall Islands
		Martinique	Mauritania	Mauritius
		Mayotte	Mexico	Monaco
		Mongolia	Montserrat	Morocco
		Mozambique	Myanmar	Namibia
		Nauru	Nepal	Netherlands
		Netherlands Antilles	New Caledonia	New Zealand
		Nicaragua	Niger	Nigeria
		Niue	Norfolk Island	Northern Mariana Islands
		Norway	Occupied Palestinian Territory	Oman
		Pakistan	Palau	Panama
		Papua New Guinea	Paraguay	Peru
		Philippines	Pitcairn	Poland
		Portugal	Puerto Rico	Qatar
		Republic of Korea	Republic of Moldova	Reunion
		Romania	Russian Federation	Rwanda
		Saint Helena	Saint Kitts	Saint Lucia

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			and Nevis	
		Saint Pierre and Miquelon	Saint Vincent and the Grenadines	Samoa
		San Marino	Sao Tome and Principe	Saudi Arabia
		Senegal	Seychelles	Sierra Leone
		Singapore	Slovakia	Slovenia
		Solomon Islands	Somalia	South Africa
		South Georgia and the South Sandwich Islands	Spain	Sri Lanka
		Sudan	Suriname	Svalbard and Jan Mayen
		Swaziland	Sweden	Switzerland
		Syrian Arab Republic	"Taiwan, Province of China"	Tajikistan
		Thailand	Togo	Tokelau
		Tonga	Trinidad and Tobago	Tunisia
		Turkey	Turkmenistan	Turks and Caicos Islands
		Tuvalu	U.S. Virgin Islands	Uganda
		Ukraine	United Arab Emirates	United Kingdom
		United Republic of Tanzania	United States	United States Minor Outlying Islands
		Uruguay	Uzbekistan	Vanuatu
		Venezuela	Vietnam	Wallis and Futuna
		Western Sahara	Yemen	Yugoslavia
		Zambia	Zimbabwe	
Section 3 – Annuitant(s) Information	Citizenship:	The selection includes the same Owner/Co-Owner list of countries to which the annuitant/co-annuitant is a citizen.		
Section 4 – Beneficiary(ies) Information	Relationship	Selection of beneficiary relationships currently include: <ul style="list-style-type: none"> • Aunt • Brother • Daughter • Domestic Partner • Employee • Employer • Family 		

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		<ul style="list-style-type: none"> • Father • Fiancee • Foster Parent • Grandchild • Granddaughter • Grandfather • Grandmother • Grandparent • Grandson • Husband • Mother • Nephew • Niece • Other • Other Family • Parent • Self • Sibling • Sister • Son • Spouse • Uncle Wife
	Gender	Male or Female
	Role	Primary or Contingent
Section 5 – Contract Type and Source of Funds	Qualified	The selection of Qualified plan types currently include: 401K Pension Trust Plan Profit Sharing Plan Money Purchase Plan Keogh HR10 Non Qualified Rother IRA SEP IRA Traditional IRA Inherited IRA
Section 6 – Optional Benefits	Death Benefit	The current optional Death Benefit is the Maximum Anniversary Account Value Benefit (MAV) In the future we may offer additional death benefits at which time the benefit will appear or we may discontinue offering a benefit at which time the selection will not appear.
	Living Benefit	The selection of optional living benefit riders include the current rider: <ul style="list-style-type: none"> • Sun Income Riser In the future we may offer additional riders and/or discontinue offering a living benefit rider.
	Interest Credit Option	The choice of Interest Credit Options, available with the Masters Extra product are:

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		<ul style="list-style-type: none"> • Option A - 2%/Five Year Anniversary and may vary from 0.5% to 5%. • Option B - 5% Interest Option and may vary from 1% to 12%
Optional Programs:	Portfolio Rebalance [Frequency]	The current Portfolio Rebalancing frequencies are Quarterly or Annual Rebalancing. In the future the frequency may range from monthly to annually.
	Systematic Withdrawal [Day of Month]	In the future we may allow the client to elect their own start date for systematic withdrawals at which time "Day of Month" will appear.
	Systematic Withdrawal [Frequency]	The current Systematic Withdrawal frequencies are Monthly, Quarterly, Semi-Annual or Annually.
	Dollar Cost Averaging [%]	The investment percentage into <i>Dollar Cost Averaging</i> (DCA) may range from 1% to 100%.
	Dollar Cost Averaging [Guarantee Options]	The guarantee options offered are 6-month DCA and 12-month DCA. In the future the guarantee options may range from 3-month to 24-months.
	Dollar Cost Averaging [Frequency]	The current DCA frequencies offered are monthly if 6-month DCA and monthly or quarterly if 12-month DCA. In the future the frequency may range from monthly to annually.
Section 7 - Investment Selection	Fund Name and Percent	The selection of funds and percentages are made from the list of available funds offered at the time of application.
Section 9 - Customer Acknowledgements and Signature(s)	Important information about procedures for applying for a contract. Customer Identification Notice: ... for this purpose.	This is the current language required by the federal government, but the Customer Identification Notice language is not yet final. Once final, this section will be updated to comply with Federal Patriot Act requirements and we will file a revised Memorandum of Variable Material for approval.
Section 10 - Registered Representative Information and Signature(s)	Anti-Money Laundering Customer Identity Information ... State of Issue	This is the current language required by the Federal Government, but the Anti-Money Laundering Customer Identity Information language is not yet final. Once final, this section will be updated to comply with Federal Patriot Act requirements and we will file a revised Memorandum of Variable Material for approval.
	781-304-5383	This is the company's current fax number and may change in the future.

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	Broker/Dealer:	<p>The selection includes the current list of Brokers/Dealers.</p> <ul style="list-style-type: none"> • Commerce Brokerage • Morgan Keegan • HR Block • Sterne, Agee and Leach, Inc. • Sterne, Agee Financial Services • UBS • RW Baird • Synovus Securities • Wachovia ISG • Wachovia PCG • Wachovia FNET • Huntington Bank • PrimeVest • Janney Montgomery Scott • Cary Street • Advantage Capital • Investacorp • First Allied • Southwest Securities • Southwest Securities Svcs • H Beck • Lincoln Financial Securities • QA3 • Fintegra LLC • Centaurus Financial • Commonwealth Financial • JW Cole • American Portfolios Financial • National Planning Corporation • Investment Centers of America, Inc. • SII Investments, Inc. • Key Investments • Money Concepts Capital Corp • Investment Professionals Inc. • B C Ziegler • BancWest Investment Services • AIG Financial Advisors • Royal Alliance • Santander Securities Corporation • Infinex Investments Inc. • FSC Securities Corp • Invest Financial Corporation • Capital Guardian LLC • Vanderbilt • Scott and Stringfellow • Stifel Nicolaus • Merrill Lynch • Questar Capital
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		<ul style="list-style-type: none"> • Deutsche Bank • David A. Noyes • TFS Securities • Lincoln Financial Advisors • Union Bank • Huntleigh Securities • Bank of America • LPL • Smith Barney • Morgan Stanley
	Commission Option	<p>The current list of Commission Options include: A, B, C, N. If in the future we offer additional options, then we will add them to the list as D -H or we may discontinue an option at which time the option will not appear.</p>