

SERFF Tracking Number: SUNL-126213072 State: Arkansas  
Filing Company: Sun Life Assurance Company of Canada State Tracking Number: 42880  
Company Tracking Number: INSERT SPEC PAGES (REV 7-09)  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
Adjustable Life  
Product Name: Insert Spec Pages (Rev 7-09)  
Project Name/Number: Insert Spec Pages (Rev 7-09)/Insert Spec Pages (Rev 7-09)

## Filing at a Glance

Company: Sun Life Assurance Company of Canada

Product Name: Insert Spec Pages (Rev 7-09) SERFF Tr Num: SUNL-126213072 State: Arkansas  
TOI: L09I Individual Life - Flexible Premium SERFF Status: Closed-Approved- State Tr Num: 42880  
Adjustable Life Closed  
Sub-TOI: L09I.001 Single Life Co Tr Num: INSERT SPEC PAGES State Status: Approved-Closed  
(REV 7-09)

Filing Type: Form

Reviewer(s): Linda Bird  
Disposition Date: 07/20/2009  
Authors: Margaret Carvalho,  
Thomas Miele, Christopher  
McAuliffe, Pat Squillaciotti  
Date Submitted: 07/02/2009

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval  
State Filing Description:

Implementation Date:

## General Information

Project Name: Insert Spec Pages (Rev 7-09)  
Project Number: Insert Spec Pages (Rev 7-09)  
Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments: These forms are  
exempt from filing in our domiciliary state of  
Michigan.  
Market Type: Individual  
Group Market Size:  
Group Market Type:  
Explanation for Other Group Market Type:  
State Status Changed: 07/20/2009  
Created By: Christopher McAuliffe  
Corresponding Filing Tracking Number: Insert  
Spec Pages (Rev 7-09)

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 07/20/2009

Deemer Date:  
Submitted By: Margaret Carvalho

Filing Description:  
Sun Life Assurance Company of Canada  
NAIC # 549-80802

SERFF Tracking Number: SUNL-126213072 State: Arkansas  
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Product Name: Insert Spec Pages (Rev 7-09)  
Project Name/Number: Insert Spec Pages (Rev 7-09)/Insert Spec Pages (Rev 7-09)  
FEIN # 38-1082080

Re: ULG-2006 (Rev 7-09) – Insert Specification Pages  
SULG-2006 (Rev 7-09) – Insert Specification Pages  
MULG-2006 (Rev 7-09) – Insert Specification Pages  
MSULG-2006 (Rev 7-09) – Insert Specification Pages

Dear Sir or Madam:

We submit the above listed forms for your review and approval. These forms are new and will replace forms previously approved by your Department as described below. They are submitted in final printed form and are subject only to minor modifications in paper stock, ink, and adaptation to computer printing.

These forms are intended to comply with all laws, rules, bulletins and published guidelines applicable to these forms. They are exempt from filing in our domiciliary state of Michigan.

The chart below shows the enclosed forms and the previously approved specification pages they will replace upon your Department's approval and our subsequent introduction:

New Replacement Pages - Previously Approved Form; Approval Date  
ULG-2006 (7-09) - ULG-2006; 5/4/2006  
SULG-2006 (7-09) - SULG-2006; 5/4/2006  
MULG-2006 (7-09) - MULG-2006; 11/16/2006  
MSULG-2006 (7-09)- MSULG-2006; 11/16/2006

The issue ages for the base policies to which these specification pages will be used are 18 – 90.

These forms will be used in the general individual life market. They will be marketed on an individual basis by our licensed sales representatives. None of these forms will be mass marketed or solicited by mail.

The enclosed forms include brackets around the items that may vary. 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.

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

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this submission.

## 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:  
 SC2175, State Filings Group Name: State ID Number:  
 Wellesley Hills, MA 02481 FEIN Number: 38-1082080  
 (800) 432-1102 ext. [Phone]

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## Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada	\$50.00	07/02/2009	28962631

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/20/2009	07/20/2009

SERFF Tracking Number: SUNL-126213072 State: Arkansas  
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## Disposition

Disposition Date: 07/20/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SUNL-126213072 State: Arkansas  
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 Product Name: Insert Spec Pages (Rev 7-09)  
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	No
Supporting Document	Application	No	No
Supporting Document	Health - Actuarial Justification	No	No
Supporting Document	Outline of Coverage	No	No
Supporting Document	Certification of Compliance	Yes	Yes
Supporting Document	Statements of Variability	Yes	Yes
Form	Universal Life Insert Specification Pages	Yes	Yes
Form	Survivorship Universal Life Insert Specification Pages	Yes	Yes
Form	Universal Life Insert Specification Pages	Yes	Yes
Form	Survivorship Universal Life Insert Specification Pages	Yes	Yes

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 Product Name: Insert Spec Pages (Rev 7-09)  
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## Form Schedule

### Lead Form Number: ULG-2006 (Rev 7-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ULG-2006 (Rev 7-09)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Universal Life Insert Specification Pages	Initial		0.000	ULG-2006 Rev 7-09 Insert Spec Pages 6-29-09.pdf
	SULG-2006 (Rev 7-09)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Survivorship Universal Life Insert Specification Pages	Initial		0.000	SULG-2006 Rev 7-09 Insert Spec Pages 6-29-09.pdf
	MULG-2006 (Rev 7-09)	Policy/Cont ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Universal Life Insert Specification Pages	Initial		0.000	MULG-2006 Rev 7-09 Insert Spec Pages 6-29-09.pdf
	MSULG-2006 (Rev 7-09)	Policy/Cont ract/Fraternal	Survivorship Universal Life Insert Specification Pages	Initial		0.000	MSULG-2006 Rev 7-09 Insert Spec

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Project Name/Number: Insert Spec Pages (Rev 7-09)/Insert Spec Pages (Rev 7-09)

Certificate:  
Amendmen  
t, Insert  
Page,  
Endorseme  
nt or Rider

Pages 6-29-  
09.pdf

**ULG-2006 (Rev 7-09)**  
**Insert Specification Pages**

## 1. POLICY SPECIFICATIONS

Insured	[John Doe]
Policy Number	[000000001]
Issue Age, Sex	[35, Male]
Class	[Preferred Non Tobacco]
Specified Face Amount	[\$1,000,000]
Minimum Specified Face Amount	[\$100,000]
Death Benefit Compliance Test	[Guideline Premium]
Death Benefit Option	[Option A: Specified Face Amount]
Initial Premium	[\$5,000.00]
[Anticipated Additional First Year Premium	\$100,000]
Planned Periodic Premium	[\$5,000.00]
Billing Period	[Annually]
Issue Date	[March 15, 2009]
Policy Date (Unless changed by agreement)	[March 1, 2009]
Currency	United States Dollars
Owner	[John Doe]
Beneficiary	As stated in the Application unless subsequently changed.
Guaranteed Interest Rate (Annual)	3.00%
Expense Charge Applied to Premium	[8.00%]
Monthly Expense Charge	[\$10.00] in all Policy Years plus [\$0.20] per \$1000 of Specified Face Amount during Policy Years [1 - 5]
Policy Loan Interest Rate (Annual)	[5.00%]
Maximum Partial Withdrawal	[100%] of Cash Surrender Value in all Policy Years
Partial Withdrawal Fee	[\$25.00]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Lapse Protection

No-Lapse Guarantee Period*	[86] Policy Years
Lapse Protection Interest Rate (Annual)	[3.00%] [in Policy Years [1 - 5]], [and [5.86%] thereafter]
Lapse Protection Expense Charge:	
Applied to Premium Equal to or Less than Target Amount	[8.00%]
Applied to Premium in Excess of Target Amount	[8%] [in Policy Years [1]], [[8%] in Policy Years [2+]]
Lapse Protection Monthly Expense Charges	[\$0.12] per \$1000 of Specified Face Amount during Policy Years [1 - 5]

\*Whether this Policy will stay in force during the No-Lapse Guarantee Period will be determined by the timing and amount of Premium payments, Partial Withdrawals, Policy Loans and Policy changes.

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Supplemental Benefits and Riders:

[ ]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

**SURRENDER CHARGE ON THE SPECIFIED FACE AMOUNT AT THE POLICY DATE**

<b>Policy Year</b>	<b>Surrender Charge</b>
[1	\$21,000
2	19,740
3	18,690
4	17,640
5	16,380
6	15,330
7	14,280
8	13,230
9	11,970
10	10,920
11	9,870
12	8,820
13	7,560
14	6,510
15	5,460
16	4,410
17	3,150
18	2,100
19	1,050
20	0]

**2A. TABLE OF ACCOUNT VALUE PERCENTAGES  
 [(Policy Number 00000001)]**

<b>Policy Year</b>	<b>Percentage</b>	<b>Policy Year</b>	<b>Percentage</b>
[1	250%	34	117%
2	250%	35	116%
3	250%	36	115%
4	250%	37	113%
5	250%	38	111%
6	250%	39	109%
7	243%	40	107%
8	236%	41	105%
9	229%	42	105%
10	222%	43	105%
11	215%	44	105%
12	209%	45	105%
13	203%	46	105%
14	197%	47	105%
15	191%	48	105%
16	185%	49	105%
17	178%	50	105%
18	171%	51	105%
19	164%	52	105%
20	157%	53	105%
21	150%	54	105%
22	146%	55	105%
23	142%	56	105%
24	138%	57	104%
25	134%	58	103%
26	130%	59	102%
27	128%	60	101%
28	126%	61	100%
29	124%	62	100%
30	122%	63	100%
31	120%	64	100%
32	119%	65+	100%]
33	118%		

**2B. TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
1	0.09083	44	4.55833
2	0.09583	45	5.09833
3	0.10000	46	5.68833
4	0.10750	47	6.36000
5	0.11417	48	7.06083
6	0.12167	49	7.81833
7	0.13167	50	8.65750
8	0.14417	51	9.59667
9	0.15833	52	10.64000
10	0.17500	53	11.78250
11	0.19417	54	13.00833
12	0.21250	55	14.30583
13	0.23250	56	15.66333
14	0.24417	57	16.94333
15	0.25750	58	18.28083
16	0.27667	59	19.69583
17	0.29917	60	21.19417
18	0.33000	61	22.77250
19	0.36333	62	24.22167
20	0.40503	63	25.77167
21	0.45833	64	27.43083
22	0.51167	65	29.20750
23	0.56917	66	31.11417
24	0.61833	67	32.63167
25	0.67583	68	34.25417
26	0.74417	69	35.98667
27	0.82750	70	37.83583
28	0.92917	71	39.78330
29	1.04333	72	41.86083
30	1.16417	73	44.07917
31	1.29083	74	46.44750
32	1.41917	75	48.97500
33	1.55000	76	51.67083
34	1.69000	77	54.55000
35	1.83583	78	57.62250
36	2.01250	79	60.90583
37	2.21000	80	64.41000
38	2.46917	81	68.15417
39	2.74333	82	72.15500
40	3.03167	83	76.43083
41	3.34667	84	81.00500
42	3.69083	85	83.33333
43	4.09083	86	83.33333]

**BASIS OF VALUES:**

Commissioners' 2001 Standard Ordinary Tables, Age Nearest Birthday, Smoker and Nonsmoker, Male and Female Tables.

**2C. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	\$0.04417	44	\$2.11833
2	0.02500	45	2.36833
3	0.03000	46	2.64083
4	0.03500	47	2.95083
5	0.03917	48	3.27417
6	0.04417	49	3.62167
7	0.04917	50	4.00750
8	0.05333	51	4.43833
9	0.05917	52	4.91583
10	0.06583	53	5.43750
11	0.07417	54	5.99583
12	0.08417	55	6.58500
13	0.09583	56	7.20083
14	0.10667	57	7.77917
15	0.11750	58	8.38250
16	0.12750	59	9.01833
17	0.13917	60	9.69000
18	0.15167	61	10.39583
19	0.16667	62	11.04167
20	0.18333	63	11.73083
21	0.20333	64	12.46583
22	0.22583	65	13.25000
23	0.25000	66	14.08917
24	0.27583	67	14.75500
25	0.30167	68	15.46417
26	0.34667	69	16.21917
27	0.38583	70	17.02167
28	0.43333	71	17.86417
29	0.48667	72	18.76000
30	0.54250	73	19.71167
31	0.60167	74	20.72417
32	0.66167	75	21.79917
33	0.72250	76	22.94000
34	0.78750	77	24.15250
35	0.85583	78	25.43833
36	0.93750	79	26.80500
37	1.02917	80	28.25417
38	1.15000	81	29.79167
39	1.27750	82	31.42250
40	1.41083	83	33.15250
41	1.55750	84	34.98750
42	1.71667	85	36.93333
43	1.90250	86	38.90917]

**2D. TABLE OF LAPSE PROTECTION TARGET AMOUNTS  
PER \$1,000 of SPECIFIED FACE AMOUNT  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Annual Rate</b>	<b>Policy Year</b>	<b>Annual Rate</b>
[1	\$9.99	34	\$18.64
2	\$9.99	35	\$21.96
3	\$10.00	36	\$25.90
4	\$10.00	37	\$30.87
5	\$10.01	38	\$36.41
6	\$0.03	39	\$43.46
7	\$0.04	40	\$51.94
8	\$0.05	41	\$61.83
9	\$0.07	42	\$73.15
10	\$0.10	43	\$85.84
11	\$0.13	44	\$99.89
12	\$0.16	45	\$115.54
13	\$0.21	46	\$133.29
14	\$0.26	47	\$153.59
15	\$0.32	48	\$176.97
16	\$0.43	49	\$203.78
17	\$0.57	50	\$233.62
18	\$0.76	51	\$266.17
19	\$1.01	52	\$300.81
20	\$1.34	53	\$337.38
21	\$1.66	54	\$375.26
22	\$2.04	55	\$414.73
23	\$2.48	56	\$455.76
24	\$2.99	57	\$498.90
25	\$3.59	58	\$545.20
26	\$4.30	59	\$596.48
27	\$5.15	60+	\$658.32]
28	\$6.20		
29	\$7.50		
30	\$9.09		
31	\$10.98		
32	\$13.20		
33	\$15.74		

**2E. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	\$0.04417	44	\$4.53750
2	0.05333	45	5.07250
3	0.06417	46	5.65583
4	0.07500	47	6.32000
5	0.08417	48	7.01167
6	0.09500	49	7.75750
7	0.10500	50	8.58333
8	0.11500	51	9.50583
9	0.12667	52	10.52833
10	0.14083	53	11.64500
11	0.15917	54	12.84167
12	0.18083	55	14.10417
13	0.20500	56	15.42167
14	0.22917	57	16.66083
15	0.25167	58	17.95250
16	0.27333	59	19.31500
17	0.29750	60	20.75417
18	0.32500	61	22.26583
19	0.35750	62	23.64917
20	0.39333	63	25.12417
21	0.43583	64	26.69833
22	0.48333	65	28.37833
23	0.53583	66	30.17500
24	0.59000	67	31.60083
25	0.64667	68	33.12000
26	0.74333	69	34.73667
27	0.82667	70	36.45667
28	0.92833	71	38.26083
29	1.04250	72	40.17917
30	1.16250	73	42.21833
31	1.28917	74	44.38583
32	1.41750	75	46.68833
33	1.54750	76	49.13250
34	1.68750	77	51.72833
35	1.83250	78	54.48333
36	2.00833	79	57.40917
37	2.20500	80	60.51250
38	2.46333	81	63.80583
39	2.73583	82	67.29917
40	3.02250	83	71.00417
41	3.33583	84	74.93500
42	3.67750	85	79.10167
43	4.07417	86	83.33333]

**SULG-2006 (Rev 7-09)**  
**Insert Specification Pages**

## 1. POLICY SPECIFICATIONS

Insureds	[John Doe Jane Doe]
Policy Number	[000000001]
Issue Age, Sex Class	[35, Male] [Preferred Non Tobacco]
	[35, Female] [Preferred Non Tobacco]
Specified Face Amount	[\$1,000,000]
Minimum Specified Face Amount	[\$250,000]
Death Benefit Compliance Test	[Guideline Premium]
Death Benefit Option	[Option A: Specified Face Amount]
Initial Premium	[\$5,000.00]
[Anticipated Additional First Year Premium	\$100,000]
Planned Periodic Premium	[\$5,000.00]
Billing Period	[Annual]
Issue Date	[March 15, 2009]
Policy Date (unless changed by agreement)	[March 1, 2009]
Currency	United States Dollars
Owner	[John Doe]
Beneficiary	As stated in the Application unless subsequently changed.
Guaranteed Interest Rate (Annual)	3.00%
Policy Loan Interest Rate (Annual)	[5.00%]
Expense Charge Applied to Premium	[8.00%]
Monthly Expense Charge	[\$10.00] in all Policy Years plus [\$0.10] per \$1000 of Specified Face Amount during Policy Years [1 - 20]
Maximum Partial Withdrawal	[100%] of Cash Surrender Value in all Policy Years
Partial Withdrawal Fee	[\$25.00]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Lapse Protection

No-Lapse Guarantee Period*	[86] Policy Years
Lapse Protection Interest Rate (Annual)	[4.65%] in Policy Years [1 - 5], [and [4.65%] thereafter]
Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	[8.00%]
Applied to Premium in Excess of Target Amount	[25%] [in Policy Years [1]],[[30%] in Policy Years [2+]]
Lapse Protection Monthly Expense Charge	[\$0.07] per \$1000 of Specified Face Amount during Policy Years [1 - 20]

\* Whether this Policy will stay in force during the No-Lapse Guarantee period will be determined by the timing and amount of Premium payments, Partial Withdrawals, Policy Loans, and Policy changes.

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Supplemental Benefits and Riders

[ ]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

**SURRENDER CHARGE ON THE SPECIFIED FACE AMOUNT AT THE POLICY DATE**

<b>Policy Year</b>	<b>Surrender Charge</b>
[1	17,840
2	16,770
3	15,880
4	14,990
5	13,920
6	13,020
7	12,130
8	11,240
9	10,170
10	9,280
11	8,380
12	7,490
13	6,420
14	5,530
15	4,640
16	3,750
17	2,680
18	1,780
19	890
20	0]

**2A. TABLE OF ACCOUNT VALUE PERCENTAGES  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Percentage</b>	<b>Policy Year</b>	<b>Percentage</b>
[1	250%	34	117%
2	250%	35	116%
3	250%	36	115%
4	250%	37	113%
5	250%	38	111%
6	250%	39	109%
7	243%	40	107%
8	236%	41	105%
9	229%	42	105%
10	222%	43	105%
11	215%	44	105%
12	209%	45	105%
13	203%	46	105%
14	197%	47	105%
15	191%	48	105%
16	185%	49	105%
17	178%	50	105%
18	171%	51	105%
19	164%	52	105%
20	157%	53	105%
21	150%	54	105%
22	146%	55	105%
23	142%	56	105%
24	138%	57	104%
25	134%	58	103%
26	130%	59	102%
27	128%	60	101%
28	126%	61	100%
29	124%	62	100%
30	122%	63	100%
31	120%	64	100%
32	119%	65+	100%]
33	118%		

**2B. TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
1	0.00000	44	1.97583
2	0.00000	45	2.30833
3	0.00083	46	2.68750
4	0.00083	47	3.15917
5	0.00083	48	3.69250
6	0.00167	49	4.27167
7	0.00167	50	4.92500
8	0.00250	51	5.66833
9	0.00250	52	6.43667
10	0.00333	53	7.40417
11	0.00500	54	8.44500
12	0.00583	55	9.55833
13	0.00750	56	10.65167
14	0.00917	57	11.43500
15	0.01083	58	12.47583
16	0.01333	59	13.80667
17	0.01583	60	15.40000
18	0.02000	61	17.30750
19	0.02417	62	19.13250
20	0.03000	63	21.03417
21	0.03667	64	21.65000
22	0.04583	65	22.85917
23	0.05583	66	24.60917
24	0.06667	67	26.39833
25	0.08000	68	28.41667
26	0.09667	69	30.64500
27	0.11583	70	33.12917
28	0.14000	71	35.84750
29	0.16833	72	38.67667
30	0.20250	73	41.61417
31	0.24083	74	44.60750
32	0.28583	75	47.75417
33	0.33667	76	51.00500
34	0.39667	77	54.17167
35	0.46417	78	57.28083
36	0.54583	79	60.16333
37	0.64250	80	64.16750
38	0.76167	81	67.95417
39	0.89833	82	71.91750
40	1.05500	83	76.28667
41	1.23667	84	80.39083
42	1.44500	85	83.33333
43	1.68917	86	83.33333]

BASIS OF VALUES: Commissioners' 2001 Standard Ordinary Tables, Age Nearest Birthday, Smoker and Nonsmoker, Male and Female Tables.

**2C. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	0.00002	44	0.25650
2	0.00001	45	0.30221
3	0.00002	46	0.35502
4	0.00003	47	0.42097
5	0.00005	48	0.49650
6	0.00007	49	0.57965
7	0.00010	50	0.67463
8	0.00014	51	0.78376
9	0.00019	52	0.89871
10	0.00025	53	1.04347
11	0.00034	54	1.20123
12	0.00045	55	1.37231
13	0.00059	56	1.54406
14	0.00077	57	1.67567
15	0.00098	58	1.84522
16	0.00124	59	2.05745
17	0.00156	60	2.30847
18	0.00195	61	2.60488
19	0.00243	62	2.88957
20	0.00302	63	3.18575
21	0.00376	64	3.30712
22	0.00467	65	3.50980
23	0.00577	66	3.78594
24	0.00708	67	4.06066
25	0.00863	68	4.36459
26	0.01074	69	4.69526
27	0.01306	70	5.05867
28	0.01595	71	5.45155
29	0.01939	72	5.85767
30	0.02345	73	6.27667
31	0.02822	74	6.70173
32	0.03375	75	7.14582
33	0.04012	76	7.60233
34	0.04758	77	8.04694
35	0.05617	78	8.48364
36	0.06651	79	8.89093
37	0.07884	80	9.44082
38	0.09423	81	9.96191
39	0.11205	82	10.50427
40	0.13263	83	11.09598
41	0.15667	84	11.65369
42	0.18454	85	12.22392
43	0.21747	86	13.04372]

**2D. TABLE OF LAPSE PROTECTION TARGET AMOUNTS  
PER \$1000 OF SPECIFIED FACE AMOUNT  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Annual Rate</b>	<b>Policy Year</b>	<b>Annual Rate</b>
[1	\$9.99	34	\$18.64
2	\$9.99	35	\$21.96
3	\$10.00	36	\$25.90
4	\$10.00	37	\$30.87
5	\$10.01	38	\$36.41
6	\$0.03	39	\$43.46
7	\$0.04	40	\$51.94
8	\$0.05	41	\$61.83
9	\$0.07	42	\$73.15
10	\$0.10	43	\$85.84
11	\$0.13	44	\$99.89
12	\$0.16	45	\$115.54
13	\$0.21	46	\$133.29
14	\$0.26	47	\$153.59
15	\$0.32	48	\$176.97
16	\$0.43	49	\$203.78
17	\$0.57	50	\$233.62
18	\$0.76	51	\$266.17
19	\$1.01	52	\$300.81
20	\$1.34	53	\$337.38
21	\$1.66	54	\$375.26
22	\$2.04	55	\$414.73
23	\$2.48	56	\$455.76
24	\$2.99	57	\$498.90
25	\$3.59	58	\$545.20
26	\$4.30	59	\$596.48
27	\$5.15	60+	\$658.32]
28	\$6.20		
29	\$7.50		
30	\$9.09		
31	\$10.98		
32	\$13.20		
33	\$15.74		

**2E. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	0.00002	44	1.95618
2	0.00007	45	2.28686
3	0.00014	46	2.66468
4	0.00025	47	3.13323
5	0.00040	48	3.66338
6	0.00060	49	4.23814
7	0.00085	50	4.88660
8	0.00118	51	5.62287
9	0.00160	52	6.38262
10	0.00215	53	7.33830
11	0.00287	54	8.36332
12	0.00380	55	9.45832
13	0.00501	56	10.53174
14	0.00651	57	11.29961
15	0.00831	58	12.31691
16	0.01048	59	13.61432
17	0.01314	60	15.16319
18	0.01642	61	17.01084
19	0.02048	62	18.77139
20	0.02541	63	20.60026
21	0.03161	64	21.19093
22	0.03919	65	22.34880
23	0.04830	66	24.01868
24	0.05916	67	25.72064
25	0.07194	68	27.63214
26	0.08929	69	29.73436
27	0.10836	70	32.06719
28	0.13191	71	34.60753
29	0.15990	72	37.23730
30	0.19269	73	39.95212
31	0.23110	74	42.70271
32	0.27534	75	45.57778
33	0.32595	76	48.52971
34	0.38491	77	51.38763
35	0.45238	78	54.17789
36	0.53308	79	56.74922
37	0.62870	80	60.29827
38	0.74742	81	63.63015
39	0.88369	82	67.09238
40	1.03972	83	70.87936
41	1.22028	84	74.40901
42	1.42782	85	78.00223
43	1.67085	86	83.33333]

**MULG-2006 (Rev 7-09)**  
**Insert Specification Pages**

## 1. POLICY SPECIFICATIONS

Insured	[John Doe]
Policy Number	[000000001]
Issue Age, Sex	[35, Male]
Class	[Preferred Non Tobacco]
Specified Face Amount	[\$1,000,000]
Minimum Specified Face Amount	[\$100,000]
Death Benefit Compliance Test	[Guideline Premium]
Death Benefit Option	[Option A: Specified Face Amount]
Initial Premium	[\$5,000.00]
[Anticipated Additional First Year Premium	\$100,000]
Planned Periodic Premium	[\$5,000.00 ]
Billing Period	[Annual]
Issue Date	[March 15, 2009]
Policy Date (Unless changed by agreement)	[March 1, 2009]
Currency	United States Dollars
Owner	[John Doe]
Beneficiary	As stated in the Application unless subsequently changed.
Guaranteed Interest Rate (Annual)	3.00%
Expense Charge Applied to Premium	[8.00%]
Monthly Expense Charge	[\$10.00] in all Policy Years plus [\$0.20] per \$1000 of Specified Face Amount during Policy Years [1-5]
Policy Loan Interest Rate (Annual)	[5.00%]
Maximum Partial Withdrawal	[100%] of Cash Surrender Value in all Policy Years
Partial Withdrawal Fee	[\$25.00]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Lapse Protection

No-Lapse Guarantee Period*	[86] Policy Years
Lapse Protection Interest Rate (Annual)	[3.00%] [in Policy Years [1-5]], [and [5.86%] thereafter]
Lapse Protection Expense Charge:	
Applied to Premium Equal to or Less than Target Amount	[8.00%]
Applied to Premium in Excess of Target Amount	[8.00%] in Policy Year [1], [[8.00%] in Policy Years [2+]]
Lapse Protection Monthly Expense Charges	[\$0.12] per \$1000 of Specified Amount in Policy Years [1-5]
[Paid-up Insurance:	
Paid-up Insurance %:	[22.25%]
Maximum %:	[15.00%]]

\*Whether this Policy will stay in force during the No-Lapse Guarantee Period will be determined by the timing and amount of Premium payments, Partial Withdrawals, Policy Loans and Policy changes.

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Supplemental Benefits and Riders:

[ ]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

**SURRENDER CHARGE ON THE SPECIFIED FACE AMOUNT AT THE POLICY DATE**

<b>Policy Year</b>	<b>Surrender Charge</b>
[1	\$21,000
2	19,740
3	18,690
4	17,640
5	16,380
6	15,330
7	14,280
8	13,230
9	11,970
10	10,920
11	9,870
12	8,820
13	7,560
14	6,510
15	5,460
16	4,410
17	3,150
18	2,100
19	1,050
20	0]

**2A. TABLE OF ACCOUNT VALUE PERCENTAGES  
 [(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Percentage</b>	<b>Policy Year</b>	<b>Percentage</b>
[1	250%	34	117%
2	250%	35	116%
3	250%	36	115%
4	250%	37	113%
5	250%	38	111%
6	250%	39	109%
7	243%	40	107%
8	236%	41	105%
9	229%	42	105%
10	222%	43	105%
11	215%	44	105%
12	209%	45	105%
13	203%	46	105%
14	197%	47	105%
15	191%	48	105%
16	185%	49	105%
17	178%	50	105%
18	171%	51	105%
19	164%	52	105%
20	157%	53	105%
21	150%	54	105%
22	146%	55	105%
23	142%	56	105%
24	138%	57	104%
25	134%	58	103%
26	130%	59	102%
27	128%	60	101%
28	126%	61	100%
29	124%	62	100%
30	122%	63	100%
31	120%	64	100%
32	119%	65+	100%]
33	118%		

**2B. TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	\$ 0.09083	44	\$ 4.55833
2	0.09583	45	5.09833
3	0.10000	46	5.68833
4	0.10750	47	6.36000
5	0.11417	48	7.06083
6	0.12167	49	7.81833
7	0.13167	50	8.65750
8	0.14417	51	9.59667
9	0.15833	52	10.64000
10	0.17500	53	11.78250
11	0.19417	54	13.00833
12	0.21250	55	14.30583
13	0.23250	56	15.66333
14	0.24417	57	16.94333
15	0.25750	58	18.28083
16	0.27667	59	19.69583
17	0.29917	60	21.19417
18	0.33000	61	22.77250
19	0.36333	62	24.22167
20	0.40503	63	25.77167
21	0.45833	64	27.43083
22	0.51167	65	29.20750
23	0.56917	66	31.11417
24	0.61833	67	32.63167
25	0.67583	68	34.25417
26	0.74417	69	35.98667
27	0.82750	70	37.83583
28	0.92917	71	39.78330
29	1.04333	72	41.86083
30	1.16417	73	44.07917
31	1.29083	74	46.44750
32	1.41917	75	48.97500
33	1.55000	76	51.67083
34	1.69000	77	54.55000
35	1.83583	78	57.62250
36	2.01250	79	60.90583
37	2.21000	80	64.41000
38	2.46917	81	68.15417
39	2.74333	82	72.15500
40	3.03167	83	76.43083
41	3.34667	84	81.00500
42	3.69083	85	83.33333
43	4.09083	86	83.33333]

BASIS OF VALUES: Commissioners' 2001 Standard Ordinary Tables, Age Nearest Birthday, Smoker and Nonsmoker, Male and Female Tables.

**2C. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	\$0.04417	44	\$2.11833
2	0.02500	45	2.36833
3	0.03000	46	2.64083
4	0.03500	47	2.95083
5	0.03917	48	3.27417
6	0.04417	49	3.62167
7	0.04917	50	4.00750
8	0.05333	51	4.43833
9	0.05917	52	4.91583
10	0.06583	53	5.43750
11	0.07417	54	5.99583
12	0.08417	55	6.58500
13	0.09583	56	7.20083
14	0.10667	57	7.77917
15	0.11750	58	8.38250
16	0.12750	59	9.01833
17	0.13917	60	9.69000
18	0.15167	61	10.39583
19	0.16667	62	11.04167
20	0.18333	63	11.73083
21	0.20333	64	12.46583
22	0.22583	65	13.25000
23	0.25000	66	14.08917
24	0.27583	67	14.75500
25	0.30167	68	15.46417
26	0.34667	69	16.21917
27	0.38583	70	17.02167
28	0.43333	71	17.86417
29	0.48667	72	18.76000
30	0.54250	73	19.71167
31	0.60167	74	20.72417
32	0.66167	75	21.79917
33	0.72250	76	22.94000
34	0.78750	77	24.15250
35	0.85583	78	25.43833
36	0.93750	79	26.80500
37	1.02917	80	28.25417
38	1.15000	81	29.79167
39	1.27750	82	31.42250
40	1.41083	83	33.15250
41	1.55750	84	34.98750
42	1.71667	85	36.93333
43	1.90250	86	38.90917]

**2D. TABLE OF LAPSE PROTECTION TARGET AMOUNTS  
PER \$1,000 of SPECIFIED FACE AMOUNT  
[(Policy Number 000000001)]**

Policy Year	Annual Rate	Policy Year	Annual Rate
[1	\$9.99	34	\$18.64
2	\$9.99	35	\$21.96
3	\$10.00	36	\$25.90
4	\$10.00	37	\$30.87
5	\$10.01	38	\$36.41
6	\$0.03	39	\$43.46
7	\$0.04	40	\$51.94
8	\$0.05	41	\$61.83
9	\$0.07	42	\$73.15
10	\$0.10	43	\$85.84
11	\$0.13	44	\$99.89
12	\$0.16	45	\$115.54
13	\$0.21	46	\$133.29
14	\$0.26	47	\$153.59
15	\$0.32	48	\$176.97
16	\$0.43	49	\$203.78
17	\$0.57	50	\$233.62
18	\$0.76	51	\$266.17
19	\$1.01	52	\$300.81
20	\$1.34	53	\$337.38
21	\$1.66	54	\$375.26
22	\$2.04	55	\$414.73
23	\$2.48	56	\$455.76
24	\$2.99	57	\$498.90
25	\$3.59	58	\$545.20
26	\$4.30	59	\$596.48
27	\$5.15	60+	\$658.32]
28	\$6.20		
29	\$7.50		
30	\$9.09		
31	\$10.98		
32	\$13.20		
33	\$15.74		

**2E. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	\$0.04417	44	\$4.53750
2	0.05333	45	5.07250
3	0.06417	46	5.65583
4	0.07500	47	6.32000
5	0.08417	48	7.01167
6	0.09500	49	7.75750
7	0.10500	50	8.58333
8	0.11500	51	9.50583
9	0.12667	52	10.52833
10	0.14083	53	11.64500
11	0.15917	54	12.84167
12	0.18083	55	14.10417
13	0.20500	56	15.42167
14	0.22917	57	16.66083
15	0.25167	58	17.95250
16	0.27333	59	19.31500
17	0.29750	60	20.75417
18	0.32500	61	22.26583
19	0.35750	62	23.64917
20	0.39333	63	25.12417
21	0.43583	64	26.69833
22	0.48333	65	28.37833
23	0.53583	66	30.17500
24	0.59000	67	31.60083
25	0.64667	68	33.12000
26	0.74333	69	34.73667
27	0.82667	70	36.45667
28	0.92833	71	38.26083
29	1.04250	72	40.17917
30	1.16250	73	42.21833
31	1.28917	74	44.38583
32	1.41750	75	46.68833
33	1.54750	76	49.13250
34	1.68750	77	51.72833
35	1.83250	78	54.48333
36	2.00833	79	57.40917
37	2.20500	80	60.51250
38	2.46333	81	63.80583
39	2.73583	82	67.29917
40	3.02250	83	71.00417
41	3.33583	84	74.93500
42	3.67750	85	79.10167
43	4.07417	86	83.33333]

**MSULG-2006 (Rev 7-09)**  
**Insert Specification Pages**

## 1. POLICY SPECIFICATIONS

Insureds	[John Doe Jane Doe]
Policy Number	[000000001]
Issue Age, Sex Class	[35, Male] [Preferred Non Tobacco]
	[35, Female] [Preferred Non Tobacco]
Specified Face Amount	[\$1,000,000]
Minimum Specified Face Amount	[\$250,000]
Death Benefit Compliance Test	[Guideline Premium]
Death Benefit Option	[Option A: Specified Face Amount]
Initial Premium	[\$ 5,000.00]
[Anticipated Additional First Year Premium	\$100,000]
Planned Periodic Premium	[\$ 5,000.00]
Billing Period	[Annual]
Issue Date	[July 15, 2009]
Policy Date (unless changed by agreement)	[July 1, 2009]
Currency	United States Dollars
Owner	[John Doe]
Beneficiary	As stated in the Application unless subsequently
Guaranteed Interest Rate (Annual)	3.00%
Policy Loan Interest Rate (Annual)	[5.00%]
Expense Charge Applied to Premium	[8.00%]
Monthly Expense Charge	[\$10.00] in all Policy Years plus [\$0.10] per \$1000 of Face Amount during Policy Years [1 - 20]
Maximum Partial Withdrawal	[100%] of Cash Surrender Value in all Policy Years
Partial Withdrawal Fee	[\$25.00]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Lapse Protection

No-Lapse Guarantee Period*	[86] Policy Years
Lapse Protection Interest Rate (Annual)	[4.64%] [in Policy Years [1-5]] [and [4.64%] thereafter]

Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	[8.00%]
---	---------

Applied to Premium in Excess of Target Amount	[25%] [in Policy Year [1]], [[30%], [in Policy Years[2+]]
--	---

Lapse Protection Monthly Expense Charge	[\$0.08] per \$1000 of Face Amount during Policy Years [1 - 20]
---	--

[Paid-up Insurance:

Paid-up Insurance %:	[20.83%]
Maximum %:	[10.00%]

\* Whether this Policy will stay in force during the No-Lapse Guarantee period will be determined by the timing and amount of Premium payments, Partial Withdrawals, Policy Loans, and Policy changes.

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

Supplemental Benefits and Riders

[ ]

**1. POLICY SPECIFICATIONS**  
**[(Policy Number 000000001)]**

**SURRENDER CHARGE ON THE SPECIFIED FACE AMOUNT AT THE POLICY DATE**

<b>Policy Year</b>	<b>Surrender Charge</b>
[1	17,840
2	16,770
3	15,880
4	14,990
5	13,920
6	13,020
7	12,130
8	11,240
9	10,170
10	9,280
11	8,380
12	7,490
13	6,420
14	5,530
15	4,640
16	3,750
17	2,680
18	1,780
19	890
20	0]

**2A. TABLE OF ACCOUNT VALUE PERCENTAGES  
 [(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Percentage</b>	<b>Policy Year</b>	<b>Percentage</b>
[1	250%	34	117%
2	250%	35	116%
3	250%	36	115%
4	250%	37	113%
5	250%	38	111%
6	250%	39	109%
7	243%	40	107%
8	236%	41	105%
9	229%	42	105%
10	222%	43	105%
11	215%	44	105%
12	209%	45	105%
13	203%	46	105%
14	197%	47	105%
15	191%	48	105%
16	185%	49	105%
17	178%	50	105%
18	171%	51	105%
19	164%	52	105%
20	157%	53	105%
21	150%	54	105%
22	146%	55	105%
23	142%	56	105%
24	138%	57	104%
25	134%	58	103%
26	130%	59	102%
27	128%	60	101%
28	126%	61	100%
29	124%	62	100%
30	122%	63	100%
31	120%	64	100%
32	119%	65+	100%]
33	118%		

**2B. TABLE OF GUARANTEED MAXIMUM COST OF INSURANCE RATES  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	0.00008	44	1.97579
2	0.00026	45	2.30800
3	0.00047	46	2.68768
4	0.00072	47	3.15898
5	0.00101	48	3.69256
6	0.00136	49	4.27144
7	0.00177	50	4.92525
8	0.00228	51	5.66858
9	0.00290	52	6.43653
10	0.00369	53	7.40455
11	0.00467	54	8.44474
12	0.00583	55	9.55827
13	0.00729	56	10.65206
14	0.00888	57	11.43530
15	0.01076	58	12.47571
16	0.01315	59	13.80631
17	0.01607	60	15.39978
18	0.01979	61	17.30756
19	0.02430	62	19.13210
20	0.02991	63	21.03455
21	0.03694	64	21.64973
22	0.04545	65	22.85914
23	0.05559	66	24.60893
24	0.06699	67	26.39872
25	0.08037	68	28.41645
26	0.09641	69	30.64474
27	0.11601	70	33.12882
28	0.14014	71	35.84755
29	0.16873	72	38.67707
30	0.20211	73	41.61437
31	0.24111	74	44.60732
32	0.28590	75	47.75415
33	0.33705	76	51.00488
34	0.39656	77	54.17131
35	0.46454	78	57.28122
36	0.54583	79	60.16334
37	0.64209	80	64.16742
38	0.76160	81	67.95405
39	0.89863	82	71.91747
40	1.05541	83	76.28647
41	1.23677	84	80.39073
42	1.44516	85	83.33333
43	1.68921	86	83.33333]

BASIS OF VALUES: Commissioners' 2001 Standard Ordinary Tables, Age Nearest Birthday, Smoker and Nonsmoker, Male and Female Tables.

**2C. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	0.00002	44	0.39822
2	0.00001	45	0.46554
3	0.00003	46	0.54245
4	0.00005	47	0.63784
5	0.00008	48	0.74576
6	0.00012	49	0.86277
7	0.00017	50	0.99477
8	0.00024	51	1.14466
9	0.00033	52	1.29932
10	0.00044	53	1.49387
11	0.00058	54	1.70253
12	0.00077	55	1.92544
13	0.00102	56	2.14396
14	0.00133	57	2.30028
15	0.00169	58	2.50737
16	0.00213	59	2.77149
17	0.00268	60	3.08679
18	0.00334	61	3.46292
19	0.00417	62	3.82132
20	0.00517	63	4.19363
21	0.00643	64	4.31387
22	0.00798	65	4.54958
23	0.00983	66	4.88952
24	0.01204	67	5.23599
25	0.01464	68	5.62512
26	0.01818	69	6.05307
27	0.02206	70	6.52797
28	0.02685	71	7.04511
29	0.03255	72	7.58045
30	0.03923	73	8.13312
31	0.04704	74	8.69306
32	0.05605	75	9.27834
33	0.06635	76	9.87927
34	0.07836	77	10.46106
35	0.09209	78	11.02908
36	0.10852	79	11.55253
37	0.12799	80	12.27501
38	0.15215	81	12.95329
39	0.17989	82	13.65810
40	0.21166	83	14.42902
41	0.24842	84	15.14756
42	0.29066	85	15.87903
43	0.34014	86	16.96430]

**2D. TABLE OF LAPSE PROTECTION TARGET AMOUNTS  
PER \$1000 OF SPECIFIED FACE AMOUNT  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Annual Rate</b>	<b>Policy Year</b>	<b>Annual Rate</b>
[1	\$9.99	34	\$18.64
2	\$9.99	35	\$21.96
3	\$10.00	36	\$25.90
4	\$10.00	37	\$30.87
5	\$10.01	38	\$36.41
6	\$0.03	39	\$43.46
7	\$0.04	40	\$51.94
8	\$0.05	41	\$61.83
9	\$0.07	42	\$73.15
10	\$0.10	43	\$85.84
11	\$0.13	44	\$99.89
12	\$0.16	45	\$115.54
13	\$0.21	46	\$133.29
14	\$0.26	47	\$153.59
15	\$0.32	48	\$176.97
16	\$0.43	49	\$203.78
17	\$0.57	50	\$233.62
18	\$0.76	51	\$266.17
19	\$1.01	52	\$300.81
20	\$1.34	53	\$337.38
21	\$1.66	54	\$375.26
22	\$2.04	55	\$414.73
23	\$2.48	56	\$455.76
24	\$2.99	57	\$498.90
25	\$3.59	58	\$545.20
26	\$4.30	59	\$596.48
27	\$5.15	60+	\$658.32]
28	\$6.20		
29	\$7.50		
30	\$9.09		
31	\$10.98		
32	\$13.20		
33	\$15.74		

**2E. TABLE OF LAPSE PROTECTION COST OF INSURANCE FACTORS  
PER \$1000 OF NET AMOUNT AT RISK  
[(Policy Number 000000001)]**

<b>Policy Year</b>	<b>Monthly Rate</b>	<b>Policy Year</b>	<b>Monthly Rate</b>
[1	0.00002	44	1.95618
2	0.00007	45	2.28686
3	0.00014	46	2.66468
4	0.00025	47	3.13323
5	0.00040	48	3.66338
6	0.00060	49	4.23814
7	0.00085	50	4.88660
8	0.00118	51	5.62287
9	0.00160	52	6.38262
10	0.00215	53	7.33830
11	0.00287	54	8.36332
12	0.00380	55	9.45832
13	0.00501	56	10.53174
14	0.00651	57	11.29961
15	0.00831	58	12.31691
16	0.01048	59	13.61432
17	0.01314	60	15.16319
18	0.01642	61	17.01084
19	0.02048	62	18.77139
20	0.02541	63	20.60026
21	0.03161	64	21.19093
22	0.03919	65	22.34880
23	0.04830	66	24.01868
24	0.05916	67	25.72064
25	0.07194	68	27.63214
26	0.08929	69	29.73436
27	0.10836	70	32.06719
28	0.13191	71	34.60753
29	0.15990	72	37.23730
30	0.19269	73	39.95212
31	0.23110	74	42.70271
32	0.27534	75	45.57778
33	0.32595	76	48.52971
34	0.38491	77	51.38763
35	0.45238	78	54.17789
36	0.53308	79	56.74922
37	0.62870	80	60.29827
38	0.74742	81	63.63015
39	0.88369	82	67.09238
40	1.03972	83	70.87936
41	1.22028	84	74.40901
42	1.42782	85	78.00223
43	1.67085	86	83.33333]

SERFF Tracking Number: SUNL-126213072 State: Arkansas  
 Filing Company: Sun Life Assurance Company of Canada State Tracking Number: 42880  
 Company Tracking Number: INSERT SPEC PAGES (REV 7-09)  
 TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.001 Single Life  
 Adjustable Life  
 Product Name: Insert Spec Pages (Rev 7-09)  
 Project Name/Number: Insert Spec Pages (Rev 7-09)/Insert Spec Pages (Rev 7-09)

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> Not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Outline of Coverage		
<b>Bypass Reason:</b> Not applicable.		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Certification of Compliance		
<b>Comments:</b>		
<b>Attachment:</b> Certification of Compliance-Reg 19 - AR.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statements of Variability		
<b>Comments:</b>		
<b>Attachments:</b> MSULG-2006 Rev 7-09 Insert Spec Pages SOV.pdf		

*SERFF Tracking Number:* SUNL-126213072      *State:* Arkansas  
*Filing Company:* Sun Life Assurance Company of Canada      *State Tracking Number:* 42880  
*Company Tracking Number:* INSERT SPEC PAGES (REV 7-09)  
*TOI:* L09I Individual Life - Flexible Premium      *Sub-TOI:* L09I.001 Single Life  
Adjustable Life  
*Product Name:* Insert Spec Pages (Rev 7-09)  
*Project Name/Number:* Insert Spec Pages (Rev 7-09)/Insert Spec Pages (Rev 7-09)

MULG-2006 Rev 7-09 Insert Spec Pages SOV.pdf  
SULG-2006 Rev 7-09 Insert Spec Pages SOV.pdf  
ULG-2006 Rev 7-09 Insert Spec Pages SOV.pdf

**STATE OF ARKANSAS  
CERTIFICATION OF COMPLIANCE**

**Company Name:** Sun Life Assurance Company of Canada

**Form Title(s):** Policy Endorsement

**Form Number(s):** ULG-2006 (7-09), SULG-2006 (7-09), MULG-2006 (7-09) and MSULG-2006 (7-09)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



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Thomas Miele  
Assistant Vice President

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July 2, 2009  
Date

**Sun Life Assurance Company Of Canada  
Memorandum of Variable Material**

Insert Pages #: MSULG-2006 (Rev 7-09)

Revision Date: July 1, 2009

Variability denoted by bracketing

Page No.	Field	Scope of Variation
3	Insureds	Hypothetical - John Doe specimen information.
3	Policy Number	Hypothetical - John Doe specimen information.
3	Issue Age, Sex	Variability Range: Issue Age = 18 – 90 Sex = Male or Female
3	Class	Variability Range = Preferred Non Tobacco, Super Preferred Non Tobacco, Standard Plus Non Tobacco, Standard Non Tobacco, Preferred Tobacco, Standard Plus Tobacco or Standard Tobacco.  Variability based on insured-specific underwriting evaluation.
3	Specified Face Amount	Hypothetical - John Doe specimen information. Variability determined by the policy owner's request and insured's risk class, subject to the Minimum Specified Face Amount.
3	Minimum Specified Face Amount	Variability Range = \$50,000 - \$300,000  Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Death Benefit Compliance Test	Variability Range = Cash Value Accumulation Test or Guideline Premium Test.  Variability based on the death benefit compliance test elected by the policy owner.
3	Death Benefit Option	Variability Range = Option A - Specified Face Amount, Option B - Specified Face Amount plus Account Value, Option C – Specified Face Amount plus cumulative Premiums paid.  Variability based on the death benefit option elected by the policy owner.
3	Initial Premium	Hypothetical - John Doe specimen information.
3	Anticipated Additional First Year Premium	Hypothetical - John Doe specimen information.  Variability Range - this field and the information provided will appear if additional first year premiums are anticipated.

Page No.	Field	Scope of Variation
3	Planned Periodic Premium	Hypothetical - John Doe specimen information. Variability based on amount to be billed as elected by the policy owner.
3	Billing Period	Variability Range: Annual, Semi-Annual, Quarterly, or Monthly. Variability based on the billing period elected by the policy owner.
3	Issue Date	Hypothetical - John Doe specimen information.
3	Policy Date	Hypothetical - John Doe specimen information.
3	Owner	Hypothetical - John Doe specimen information.
3	Policy Loan Interest Rate (Annual)	Variability Rate = 1.00% – 5.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Expense Charge Applied to Premium	Variability Range = 0.00% – 25.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Monthly Expense Charge	Variability Range: Amount in all Policy Years = \$0.01 - \$25.00. Rate Per \$1,000 of Specified Face Amount = \$0.01 - \$25.00. During Policy Years = 1 - Lifetime. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Maximum Partial Withdrawal	Variability Range = 50% - 100% Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Partial Withdrawal Fee	Variability Range = \$0.00 - \$100.00 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
4	Policy Number	Hypothetical - John Doe specimen information.
4	No-Lapse Guarantee Period	Hypothetical - John Doe specimen information. Variability in the length of the No-Lapse Guarantee Period in Policy Years is equal to 121 minus the youngest Insured's Issue Age.

Page No.	Field	Scope of Variation
4	Lapse Protection Interest Rate (Annual)	<p>Variability Range: Rate = 1% minimum and may vary by Policy Year Policy Years = 1 - All</p> <p>There is no maximum rate for the Lapse Protection Interest Rate (Annual). The lapse protection interest rates greater than the minimums are more favorable to the policy owner than are the minimums.</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	<p>Variability Range = 0% - 25%</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium in Excess of Target Amount	<p>Variability Range: Rate = 0% - 50% and may vary by Policy Year Policy Years = 1 - All</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Monthly Expense Charges	<p>Variability Range: Rate per \$1000 of Specified Face Amount = \$0.01 - \$25.00 During Policy Years = 0 - All</p> <p>Variability determined by the insured's issue age, gender and risk class. (The amount shown in the sample specification pages is the applicable charge for the insured in the submitted policy.)</p>
4	Paid-up Insurance %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown in the sample specification pages is the applicable charge for the insureds in the submitted policy.</p>
4	Maximum %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown is the applicable charge for the insureds in the submitted policy.</p>
4	Paid-up Insurance %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown in the sample specification pages is the applicable charge for the insureds in the submitted policy.</p>

<b>Page No.</b>	<b>Field</b>	<b>Scope of Variation</b>
5	Policy Number	Hypothetical - John Doe specimen information.
5	Supplemental Benefits and Rider(s)	Hypothetical - John Doe specimen information. Variability based on approved and available benefits and riders issued with the policy.
6	Policy Number	Hypothetical - John Doe specimen information.
6	Surrender Charge on the Specified Face Amount at the Policy Date	Hypothetical - John Doe specimen information. Variability for Policy Year and Surrender Charge is determined by the insured's age, sex, duration, and risk class.
7	Policy Number	Hypothetical - John Doe specimen information.
7	Table of Account Value Percentages	Hypothetical - John Doe specimen information. Variability for Policy Year and Percentage is based on the Death Benefit Compliance Test elected.
8	Policy Number	Hypothetical - John Doe specimen information.
8	Table of Guaranteed Maximum Cost of Insurance Rates per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
9	Policy Number	Hypothetical - John Doe specimen information.
9	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
10	Policy Number	Hypothetical - John Doe specimen information.
10	Table of Lapse Protection Target Amounts Per \$1000 of Specified Face Amount	Hypothetical - John Doe specimen information. Variability for Policy Year and Annual Rate is determined by the insured's age, sex, duration, and risk class.
11	Policy Number	Hypothetical - John Doe specimen information.
11	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class. Maximum guaranteed rates are shown for the hypothetical insured.

**Sun Life Assurance Company Of Canada  
Memorandum of Variable Material**

Insert Pages #: MULG-2006 (Rev 7-09)

Revision Date: July 1, 2009

Variability denoted by bracketing

Page No.	Field	Scope of Variation
3	Insured	Hypothetical - John Doe specimen information.
3	Policy Number	Hypothetical - John Doe specimen information.
3	Issue Age, Sex	Variability Range: Issue Age = 18 – 90 Sex = Male or Female
3	Class	Variability Range = Preferred Non Tobacco, Super Preferred Non Tobacco, Standard Plus Non Tobacco, Standard Non Tobacco, Preferred Tobacco, Standard Plus Tobacco or Standard Tobacco. Variability based on insured-specific underwriting evaluation.
3	Specified Face Amount	Hypothetical - John Doe specimen information. Variability determined by the policy owner's request and insured's risk class, subject to the Minimum Specified Face Amount.
3	Minimum Specified Face Amount	Variability Range = \$25,000 - \$200,000 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Death Benefit Compliance Test	Variability Range = Cash Value Accumulation Test or Guideline Premium Test. Variability based on the death benefit compliance test elected by the policy owner.
3	Death Benefit Option	Variability Range = Option A - Specified Face Amount, Option B - Specified Face Amount plus Account Value, Option C – Specified Face Amount plus cumulative Premiums paid. Variability based on the death benefit option elected by the policy owner.
3	Initial Premium	Hypothetical - John Doe specimen information.
3	Anticipated Additional First Year Premium	Hypothetical - John Doe specimen information. Variability Range - this field and the information provided will appear if additional first year premiums are anticipated.

Page No.	Field	Scope of Variation
3	Planned Periodic Premium	Hypothetical - John Doe specimen information. Variability based on amount to be billed as elected by the policy owner.
3	Billing Period	Variability Range: Annual, Semi-Annual, Quarterly, or Monthly. Variability based on the billing period elected by the policy owner.
3	Issue Date	Hypothetical - John Doe specimen information.
3	Policy Date	Hypothetical - John Doe specimen information.
3	Owner	Hypothetical - John Doe specimen information.
3	Expense Charge Applied to Premium	Variability Range = 0.00% – 25.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Monthly Expense Charge	Variability Range: Amount in all Policy Years = \$0.01 - \$25.00. Rate Per \$1,000 of Specified Face Amount = \$0.01 - \$25.00. During Policy Years = 1 - Lifetime. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Policy Loan Interest Rate (Annual)	Variability Rate = 1.00% – 5.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Maximum Partial Withdrawal	Variability Range = 50% - 100% Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Partial Withdrawal Fee	Variability Range = \$0.00 - \$100.00 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
4	Policy Number	Hypothetical - John Doe specimen information.
4	No-Lapse Guarantee Period	Hypothetical - John Doe specimen information. Variability in the length of the No-Lapse Guarantee Period in Policy Years is equal to 121 minus the Insured's Issue Age.

Page No.	Field	Scope of Variation
4	Lapse Protection Interest Rate (Annual)	<p>Variability Range: Rate = 1% minimum and may vary by Policy Year Policy Years = 1 - All</p> <p>There is no maximum rate for the Lapse Protection Interest Rate (Annual). The lapse protection interest rates greater than the minimums are more favorable to the policy owner than are the minimums.</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	<p>Variability Range = 0% - 25%</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium in Excess of Target Amount	<p>Variability Range: Rate = 0% - 50% and may vary by Policy Year Policy Years = 1 - All</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Monthly Expense Charges	<p>Variability Range: Rate per \$1000 of Specified Face Amount = \$0.01 - \$25.00 During Policy Years = 0 - All</p> <p>Variability determined by the insured's issue age, gender and risk class. (The amount shown in the sample specification pages is the applicable charge for the insured in the submitted policy.)</p>
4	Paid-up Insurance %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown in the sample specification pages is the applicable charge for the insureds in the submitted policy.</p>
4	Maximum %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown is the applicable charge for the insureds in the submitted policy.</p>
4	Paid-up Insurance %	<p>Variable Percentage Range = 0.00% - 50.00%</p> <p>Variability determined by the insureds' issue age, sex, duration, and risk class. The percentage shown in the sample specification pages is the applicable charge for the insureds in the submitted policy.</p>

<b>Page No.</b>	<b>Field</b>	<b>Scope of Variation</b>
5	Policy Number	Hypothetical - John Doe specimen information.
5	Supplemental Benefits and Rider(s)	Hypothetical - John Doe specimen information. Variability based on approved and available benefits and riders issued with the policy.
6	Policy Number	Hypothetical - John Doe specimen information.
6	Surrender Charge on the Specified Face Amount at the Policy Date	Hypothetical - John Doe specimen information. Variability for Policy Year and Surrender Charge is determined by the insured's age, sex, duration, and risk class.
7	Policy Number	Hypothetical - John Doe specimen information.
7	Table of Account Value Percentages	Hypothetical - John Doe specimen information. Variability for Policy Year and Percentage is based on the Death Benefit Compliance Test elected.
8	Policy Number	Hypothetical - John Doe specimen information.
8	Table of Guaranteed Maximum Cost of Insurance Rates per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
9	Policy Number	Hypothetical - John Doe specimen information.
9	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
10	Policy Number	Hypothetical - John Doe specimen information.
10	Table of Lapse Protection Target Amounts Per \$1000 of Specified Face Amount	Hypothetical - John Doe specimen information. Variability for Policy Year and Annual Rate is determined by the insured's age, sex, duration, and risk class.
11	Policy Number	Hypothetical - John Doe specimen information.
11	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class. Maximum guaranteed rates are shown for the hypothetical insured.

**Sun Life Assurance Company Of Canada  
Memorandum of Variable Material**

Insert Pages #: SULG-2006 (Rev 7-09)

Revision Date: July 1, 2009

Variability denoted by bracketing

Page No.	Field	Scope of Variation
3	Insured	Hypothetical - John Doe specimen information.
3	Policy Number	Hypothetical - John Doe specimen information.
3	Issue Age, Sex	Variability Range: Issue Age = 18 – 90 Sex = Male or Female
3	Class	Variability Range = Preferred Non Tobacco, Super Preferred Non Tobacco, Standard Plus Non Tobacco, Standard Non Tobacco, Preferred Tobacco, Standard Plus Tobacco or Standard Tobacco. Variability based on insured-specific underwriting evaluation.
3	Specified Face Amount	Hypothetical - John Doe specimen information. Variability determined by the policy owner's request and insured's risk class, subject to the Minimum Specified Face Amount.
3	Minimum Specified Face Amount	Variability Range = \$50,000 - \$300,000 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Death Benefit Compliance Test	Variability Range = Cash Value Accumulation Test or Guideline Premium Test. Variability based on the death benefit compliance test elected by the policy owner.
3	Death Benefit Option	Variability Range = Option A - Specified Face Amount, Option B - Specified Face Amount plus Account Value, Option C – Specified Face Amount plus cumulative Premiums paid. Variability based on the death benefit option elected by the policy owner.
3	Initial Premium	Hypothetical - John Doe specimen information.
3	Anticipated Additional First Year Premium	Hypothetical - John Doe specimen information. Variability Range - this field and the information provided will appear if additional first year premiums are anticipated.

Page No.	Field	Scope of Variation
3	Planned Periodic Premium	Hypothetical - John Doe specimen information. Variability based on amount to be billed as elected by the policy owner.
3	Billing Period	Variability Range: Annual, Semi-Annual, Quarterly, or Monthly. Variability based on the billing period elected by the policy owner.
3	Issue Date	Hypothetical - John Doe specimen information.
3	Policy Date	Hypothetical - John Doe specimen information.
3	Owner	Hypothetical - John Doe specimen information.
3	Policy Loan Interest Rate (Annual)	Variability Rate = 1.00% – 5.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Expense Charge Applied to Premium	Variability Range = 0.00% – 25.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Monthly Expense Charge	Variability Range: Amount in all Policy Years = \$0.01 - \$25.00. Rate Per \$1,000 of Specified Face Amount = \$0.01 - \$25.00. During Policy Years = 1 - Lifetime. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Maximum Partial Withdrawal	Variability Range = 50% - 100% Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Partial Withdrawal Fee	Variability Range = \$0.00 - \$100.00 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
4	Policy Number	Hypothetical - John Doe specimen information.
4	No-Lapse Guarantee Period	Hypothetical - John Doe specimen information. Variability in the length of the No-Lapse Guarantee Period in Policy Years is equal to 121 minus the youngest Insured's Issue Age.

Page No.	Field	Scope of Variation
4	Lapse Protection Interest Rate (Annual)	<p>Variability Range: Rate = 1% minimum and may vary by Policy Year Policy Years = 1 - All</p> <p>There is no maximum rate for the Lapse Protection Interest Rate (Annual). The lapse protection interest rates greater than the minimums are more favorable to the policy owner than are the minimums.</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	<p>Variability Range = 0% - 25%</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium in Excess of Target Amount	<p>Variability Range: Rate = 0% - 50% and may vary by Policy Year Policy Years = 1 - All</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Monthly Expense Charges	<p>Variability Range: Rate per \$1000 of Specified Face Amount = \$0.01 - \$25.00 During Policy Years = 0 - All</p> <p>Variability determined by the insured's issue age, gender and risk class. (The amount shown in the sample specification pages is the applicable charge for the insured in the submitted policy.)</p>
5	Policy Number	Hypothetical - John Doe specimen information.
5	Supplemental Benefits and Rider(s)	<p>Hypothetical - John Doe specimen information.</p> <p>Variability based on approved and available benefits and riders issued with the policy.</p>
6	Policy Number	Hypothetical - John Doe specimen information.
6	Surrender Charge on the Specified Face Amount at the Policy Date	Hypothetical - John Doe specimen information. Variability for Policy Year and Surrender Charge is determined by the insured's age, sex, duration, and risk class.
7	Policy Number	Hypothetical - John Doe specimen information.

<b>Page No.</b>	<b>Field</b>	<b>Scope of Variation</b>
7	Table of Account Value Percentages	Hypothetical - John Doe specimen information. Variability for Policy Year and Percentage is based on the Death Benefit Compliance Test elected.
8	Policy Number	Hypothetical - John Doe specimen information.
8	Table of Guaranteed Maximum Cost of Insurance Rates per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
9	Policy Number	Hypothetical - John Doe specimen information.
9	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class.
10	Policy Number	Hypothetical - John Doe specimen information.
10	Table of Lapse Protection Target Amounts Per \$1000 of Specified Face Amount	Hypothetical - John Doe specimen information. Variability for Policy Year and Annual Rate is determined by the insured's age, sex, duration, and risk class.
11	Policy Number	Hypothetical - John Doe specimen information.
11	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class. Maximum guaranteed rates are shown for the hypothetical insured.

**Sun Life Assurance Company Of Canada  
Memorandum of Variable Material**

Insert Pages #: ULG-2006 (Rev 7-09)

Revision Date: July 1, 2009

Variability denoted by bracketing

Page No.	Field	Scope of Variation
3	Insured	Hypothetical - John Doe specimen information.
3	Policy Number	Hypothetical - John Doe specimen information.
3	Issue Age, Sex	Variability Range: Issue Age = 18 – 90 Sex = Male or Female
3	Class	Variability Range = Preferred Non Tobacco, Super Preferred Non Tobacco, Standard Plus Non Tobacco, Standard Non Tobacco, Preferred Tobacco, Standard Plus Tobacco or Standard Tobacco. Variability based on insured-specific underwriting evaluation.
3	Specified Face Amount	Hypothetical - John Doe specimen information. Variability determined by the policy owner's request and insured's risk class, subject to the Minimum Specified Face Amount.
3	Minimum Specified Face Amount	Variability Range = \$25,000 - \$200,000 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Death Benefit Compliance Test	Variability Range = Cash Value Accumulation Test or Guideline Premium Test. Variability based on the death benefit compliance test elected by the policy owner.
3	Death Benefit Option	Variability Range = Option A - Specified Face Amount, Option B - Specified Face Amount plus Account Value, Option C – Specified Face Amount plus cumulative Premiums paid. Variability based on the death benefit option elected by the policy owner.
3	Initial Premium	Hypothetical - John Doe specimen information.
3	Anticipated Additional First Year Premium	Hypothetical - John Doe specimen information. Variability Range - this field and the information provided will appear if additional first year premiums are anticipated.

Page No.	Field	Scope of Variation
3	Planned Periodic Premium	Hypothetical - John Doe specimen information. Variability based on amount to be billed as elected by the policy owner.
3	Billing Period	Variability Range: Annual, Semi-Annual, Quarterly, or Monthly. Variability based on the billing period elected by the policy owner.
3	Issue Date	Hypothetical - John Doe specimen information.
3	Policy Date	Hypothetical - John Doe specimen information.
3	Owner	Hypothetical - John Doe specimen information.
3	Expense Charge Applied to Premium	Variability Range = 0.00% – 25.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Monthly Expense Charge	Variability Range: Amount in all Policy Years = \$0.01 - \$25.00. Rate Per \$1,000 of Specified Face Amount = \$0.01 - \$25.00. During Policy Years = 1- Lifetime. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Policy Loan Interest Rate (Annual)	Variability Rate = 1.00% – 5.00%. Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Maximum Partial Withdrawal	Variability Range = 50% - 100% Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
3	Partial Withdrawal Fee	Variability Range = \$0.00 - \$100.00 Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.
4	Policy Number	Hypothetical - John Doe specimen information.
4	No-Lapse Guarantee Period	Hypothetical - John Doe specimen information. Variability in the length of the No-Lapse Guarantee Period in Policy Years is equal to 121 minus the Insured's Issue Age.

Page No.	Field	Scope of Variation
4	Lapse Protection Interest Rate (Annual)	<p>Variability Range:</p> <p>Rate = 1% minimum and may vary by Policy Year Policy Years = 1 - All</p> <p>There is no maximum rate for the Lapse Protection Interest Rate (Annual). The lapse protection interest rates greater than the minimums are more favorable to the policy owner than are the minimums.</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium Equal to or Less than Target Amount	<p>Variability Range = 0% - 25%</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Expense Charge: Applied to Premium in Excess of Target Amount	<p>Variability Range:</p> <p>Rate = 0% - 50% and may vary by Policy Year Policy Years = 1 - All</p> <p>Variability only intended for a future change by the Company after an actuarial pricing evaluation. Any such change would apply to new issues on a going forward basis only.</p>
4	Lapse Protection Monthly Expense Charges	<p>Variability Range:</p> <p>Rate per \$1000 of Specified Face Amount = \$0.01 - \$25.00 During Policy Years = 0 - All</p> <p>Variability determined by the insured's issue age, gender and risk class. (The amount shown in the sample specification pages is the applicable charge for the insured in the submitted policy.)</p>
5	Policy Number	Hypothetical - John Doe specimen information.
5	Supplemental Benefits and Rider(s)	<p>Hypothetical - John Doe specimen information.</p> <p>Variability based on approved and available benefits and riders issued with the policy.</p>
6	Policy Number	Hypothetical - John Doe specimen information.
6	Surrender Charge on the Specified Face Amount at the Policy Date	Hypothetical - John Doe specimen information. Variability for Policy Year and Surrender Charge is determined by the insured's age, sex, duration, and risk class.
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11	Table of Lapse Protection Cost of Insurance Factors Per \$1000 of Net Amount at Risk	Hypothetical - John Doe specimen information. Variability for Policy Year and Monthly Rate is determined by the insured's age, sex, duration, and risk class. Maximum guaranteed rates are shown for the hypothetical insured.