

SERFF Tracking Number: SUNL-126479982 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV

Filing at a Glance

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

Product Name: E-Application 2010 SOV SERFF Tr Num: SUNL-126479982 State: Arkansas
TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Accepted State Tr Num: 44730
Sub-TOI: A03I.002 Flexible Premium For Informational Purposes
Co Tr Num: E-APPLICATION 2010 State Status: Filed-Closed SOV

Filing Type: Form

Reviewer(s): Linda Bird
Disposition Date: 02/03/2010
Authors: Margaret Carvalho, Thomas Miele, Christopher McAuliffe, Pat Squillacioti
Date Submitted: 01/29/2010
Disposition Status: Accepted For Informational Purposes
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: E-Application 2010 SOV
Project Number: E-Application 2010 SOV
Requested Filing Mode: Informational
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 02/03/2010

Deemer Date:
Submitted By: Margaret Carvalho

Filing Description:
February 1, 2010

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 02/03/2010
Created By: Pat Squillacioti
Corresponding Filing Tracking Number: E-Application 2010 SOV

Sun Life Assurance Company of Canada (U.S.)
NAIC # 549-79065

SERFF Tracking Number: SUNL-126479982 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV
FEIN # 04-2461439

Re: Informational Filing

Dear Sir or Madam:

We make this informational filing for the statement of variability that will be used with recently approved application form 2009-EDI-E24, approved on 12/21/2009 that has not yet been used. The statement of variability has been updated to better clarify that the customer authorization will be used in the exact manner as filed but not until a later date when we introduce it.

Please refer to SERFF #

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

Company and Contact

Filing Contact Information

Pat Squillacioti, Compliance Consultant patricia.squillacioti@sunlife.com
112 Worcester Street 800-432-1102 [Phone] 4788 [Ext]
Wellesley Hills, MA 02481 781-416-3970 [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? No
Fee Explanation:

SERFF Tracking Number: SUNL-126479982 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Sun Life Assurance Company of Canada (U.S.)	\$50.00	01/29/2010	33887633

SERFF Tracking Number: SUNL-126479982 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	02/03/2010	02/03/2010

SERFF Tracking Number: SUNL-126479982 State: Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) State Tracking Number: 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV

Disposition

Disposition Date: 02/03/2010

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: SUNL-126479982 *State:* Arkansas
Filing Company: Sun Life Assurance Company of Canada (U.S.) *State Tracking Number:* 44730
Company Tracking Number: E-APPLICATION 2010 SOV
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: E-Application 2010 SOV
Project Name/Number: E-Application 2010 SOV/E-Application 2010 SOV

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

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 Product Name: E-Application 2010 SOV
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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable only submitting an updated Statement of Variability.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Only submitting an updated Statement of Variability.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: SOV 2010-EDI-E24 2-1-10.pdf		

Sun Life Assurance Company of Canada (U.S.)
Statement of Variable Material
Form: 2010-EDI-E24
Revision Date: February 1, 2010

Variable Material denoted by bracketing

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.)
Statement of Variable Material
Form: 2010-EDI-E24
Revision Date: February 1, 2010

Variable Material denoted by bracketing

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

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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	Rwanda

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		Federation	
		Saint Helena	Saint Kitts and Nevis
		Saint Pierre and Miquelon	Saint Vincent and the Grenadines
		San Marino	Sao Tome and Principe
			Saint Lucia
			Samoa
			Saudi Arabia
		Senegal	Seychelles
		Singapore	Slovakia
		Solomon Islands	Somalia
		South Georgia and the South Sandwich Islands	Spain
		Sudan	Suriname
		Swaziland	Sweden
		Syrian Arab Republic	"Taiwan, Province of China"
		Thailand	Togo
		Tonga	Trinidad and Tobago
		Turkey	Turkmenistan
		Tuvalu	U.S. Virgin Islands
		Ukraine	United Arab Emirates
		United Republic of Tanzania	United States
		Uruguay	Uzbekistan
		Venezuela	Vietnam
		Western Sahara	Yemen
		Zambia	Zimbabwe
			Sierra Leone
			Slovenia
			South Africa
			Sri Lanka
			Svalbard and Jan Mayen
			Switzerland
			Tajikistan
			Tokelau
			Tunisia
			Turks and Caicos Islands
			Uganda
			United Kingdom
			United States Minor Outlying Islands
			Vanuatu
			Wallis and Futuna
			Yugoslavia
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 	

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		<ul style="list-style-type: none"> • Domestic Partner • Employee • Employer • Family • 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:

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		<ul style="list-style-type: none"> • Sun Income Riser <p>In the future we may offer additional riders and/or discontinue offering a living benefit rider.</p>
	Interest Credit Option	<p>The choice of Interest Credit Options, available with the Masters Extra product are:</p> <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 (DCA)</i> 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)	Authorization to transfer funds on Custodian account is ... <input type="checkbox"/> Yes <input type="checkbox"/> No	If in the future we allow the client to authorize their broker to initiate transactions on their behalf then this text will print.
	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

Sun Life Assurance Company of Canada (U.S.)
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	Broker/Dealer:	may change in the future. The selection includes the current list of Brokers/Dealers. <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
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		<ul style="list-style-type: none"> • Merrill Lynch • Questar Capital • 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>