Take Advantage of tax deferral

Are you looking for ways to maximize your money and minimize the impact of taxes?

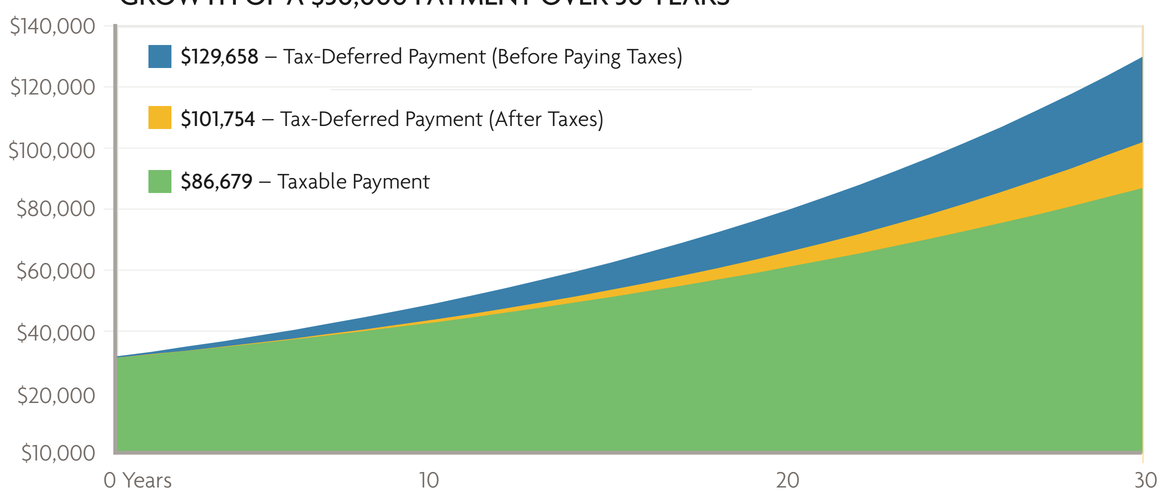
You might want to consider a tax-deferred annuity as part of your overall retirement strategy.

Like your qualified plan (pension plan, 401(k), IRA, etc.), annuities are tax deferred, which means you don't pay taxes on your interest earnings until your money is withdrawn (payments to an annuity are not tax deductible). Tax deferral allows your savings to grow faster than it would in savings vehicles such as certificates of deposit (CDs). This can mean significantly more money in your pocket after saving over a number of years.

The power of tax-deferred growth

At a 5% interest rate and a 28% federal income tax rate, in the following hypothetical illustration, a tax-deferred payment earned over $15,000 more in 30 years — after taxes — than a taxable payment.

GROWTH OF A $30,000 PAYMENT OVER 30 YEARS



Hypothetical results are for purposes of illustrating the benefits of tax deferral only and are not intended to represent the future performance of any particular investment. Many tax-deferred financial products have fees and charges. The ending values for the tax-deferred product would be lower had these costs been deducted.

The current taxable investment returns reflect taxation at a hypothetical 28% federal tax bracket for illustrative purposes. However, some forms of income, such as long-term capital gains and dividends, are taxed at lower rates under current federal income tax law. If this example included these types of income, the effective tax rate would be lower and the amount available from the taxable investment would be higher. Tax rates and the tax treatment of investment earnings change periodically, and these changes may impact the growth difference between tax-deferred and taxable investments. This illustration assumes that withdrawals from the tax-deferred account are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal tax penalty may apply.

In addition to the above factors, you should consider your personal investment horizon and income tax brackets (current and anticipated) when making your investment decision, as these factors may further impact the results of this comparison. Please consult a tax professional for information specific to your circumstance.

There is no additional tax-deferral benefit in an annuity purchased in an IRA or other tax-qualified plan, since these are already afforded tax-deferred status. Thus, an annuity should be purchased in an IRA or qualified plan only if you value other features, such as lifetime income payments or death benefit protection.

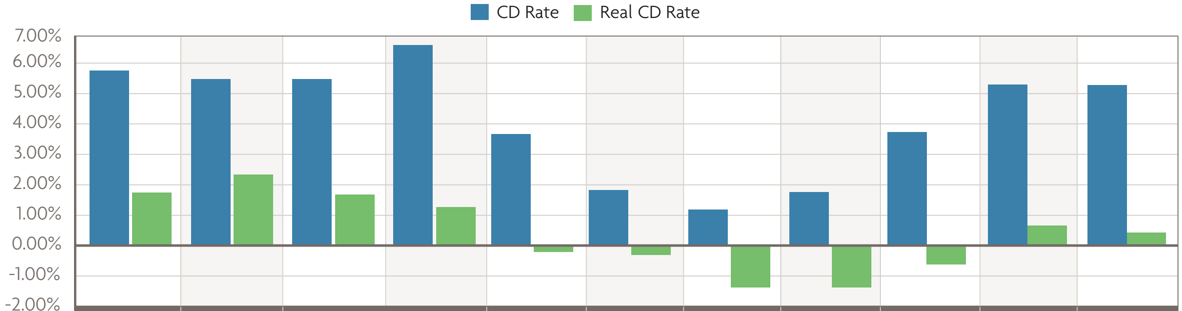
Sun Life Financial®

Are CD rates making the most of your money?

When comparing CD rates, consider how taxes and inflation impact the rate you lock in figures. The "Real CD Rate" in the chart below show how federal taxes and inflation can reduce your earning power.

The Real CD Rate

How Taxes and Inflation Can Impact a CD Rate*



	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
CD Rate	5.73%	5.44%	5.46%	6.59%	3.66%	1.81%	1.17%	1.74%	3.72%	5.24%	5.23%
Federal Tax Rate	28.00%	28.00%	28.00%	28.00%	28.00%	27.00%	25.00%	25.00%	25.00%	25.00%	25.00%
Inflation Rate	2.29%	1.56%	2.21%	3.36%	2.85%	1.58%	2.28%	2.65%	3.39%	3.09%	3.51%
Real CD Rate	1.75%	2.3%	1.65%	1.28%	-0.21%	-0.26%	-1.38%	-1.33%	-0.61%	0.84%	0.42%

** CD rates are 6-month annualized average monthly rates from the Federal Reserve database. Federal income tax rate assumes a $50,000 annual taxable income (not including CD interest) and single filing status. Inflation rate based on Annual Average CPI. CDs are FDIC insured. While fixed annuities are not insured by the FDIC, the features and benefits are guaranteed by the financial strength of the insurer.*

Let your financial professional help you Live the Sun Life℠

As you can see, a tax-deferred retirement vehicle may help you earn more over the long term. Ask your financial professional how a Sun Life Financial fixed annuity with tax deferral can help you make the most of your money.

Annuities are long-term financial vehicles designed for retirement purposes. All withdrawals of taxable amounts, including earnings, are taxable as ordinary income and, if taken prior to age 59½, may be subject to a 10% federal tax penalty. Withdrawals, which may be subject to surrender charges, have the effect of reducing benefits and values.

Fixed annuities are issued by Sun Life Assurance Company of Canada (U.S.) (Wellesley Hills, MA) in all states except New York. In New York, they are offered by Sun Life Insurance and Annuity Company of New York (New York, NY). Both are members of the Sun Life Financial group of companies.

**NOT FDIC/NCUA INSURED • MAY LOSE VALUE • NO BANK/CREDIT UNION GUARANTEE •
NOT A DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

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