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# Memo

To:  
From: Jeremy Peloquin  
CC:  
Date: March 9, 2010  
Re: Sun Life Credited Interest Rate

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## SUN LIFE FINANCIAL INDIVIDUAL LIFE INSURANCE

### Credited interest rate reductions scheduled for March 1, 2010

Reinvestment yields have been driven lower by tightening credit spreads. As a result, Sun Life Financial is taking prudent steps to manage its credited interest rates.

#### **Effective March 1, 2010, Sun Life is reducing its credited interest rate on certain plans.**

<u>Product</u>	<u>Current Rate</u>	<u>03/01/2010 Rate</u>	<u>Change</u>
Sun Universal ProtectorPlus (all states)	4.85%	4.60%	-0.25%

Note: For universal life policies, Sun Life crediting rates are updated on your client's anniversary. Please note that rates hold for one year. For example, cases placed in January, 2010 will not see this decrease in crediting rate until their anniversary in 2011.

- For Sun Universal ProtectorPlus: the initial crediting rate is determined by the Application Signed Date.

*\* In cases involving a 1035 exchange, the 1035 paperwork must be accepted in good order at the surrender company by February 26, 2010 to qualify for the current rate.*