

Sun Limited Pay Life

STATEMENT GUIDE



To help you better understand your Sun *Limited Pay* Life statement, you can use this guide to walk through some of the key areas on your annual or quarterly statement. Some of the highlighted areas include: who is covered on your policy, your investment details and your investment mix.

Remember that with Sun *Limited Pay* Life you have lifelong insurance protection without lifelong payments. Also, by making additional payments to your plan you can take advantage of our full range of investment options. By walking through your statement with your advisor, you can ask questions unique to your individual needs and discuss your financial goals to see if they are on track.

If you have questions about your policy, you will need your **policy number** when you call our toll free number, 1 877 SUN-LIFE / 1 877 786-5433. You can find your policy number in the top right hand corner of your statement, under 'My insurance policy statement'.

If the mailing address on your statement is about to change, it's important you let us know so we may stay in contact with you.

Your statement: a step-by-step guide

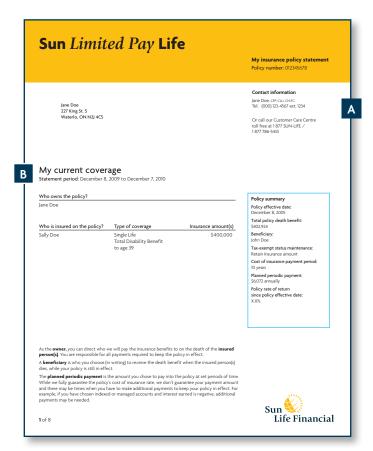
A Contact information

On the first page of your statement you will find your advisor's contact information and/or our Customer Care Centre number, so you can reach one of our Sun Life Financial representatives.

B My current coverage

Under 'Who is insured on the policy?' you'll see all of the people who are insured on your policy, plus the type of coverage, any additional benefits and the corresponding insurance amount.

For an explanation of these benefits please refer to your policy or speak with your advisor. Your advisor will be able to explain your coverage and benefits, and answer any questions you may have.



Tip!

Throughout your statement we have included definitions of different terms used to describe your policy. Look for these to help you better understand your statement, or go to the 'Some terms used in your statement' section for clarification.

C My investment details

Your statement includes a summary of the activity in your policy fund throughout the statement period. You'll also see a summary of your investments' performance over the statement period.

Additionally, you will see the opening and closing value of your policy as of the dates specified. You can also review your total payments, interest earned, total cost of insurance and other transactions that might apply.

D Current policy fund breakdown and investment mix

On your statement you may see two different charts. The first chart shows your policy fund composition. The percentages show the value of each of your investment accounts, representing the total value of your policy fund at the end of your statement period.

The second chart shows your current investment mix. With this chart you can see how you've chosen to allocate payments to each of your investment accounts by percentage.

The purpose of these charts is to show you how much weight each investment has and identify your investment mix. This way you and your advisor can discuss how your policy is meeting your personal financial goals.

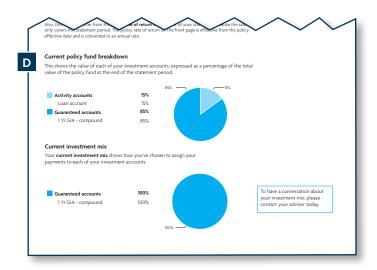
E Maturing guaranteed interest account(s)

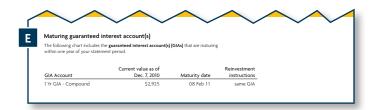
If any of your guaranteed interest account(s) will mature within one year of your statement they will be listed in this section. Take this opportunity to talk to your advisor about your options for these account(s) at maturity.

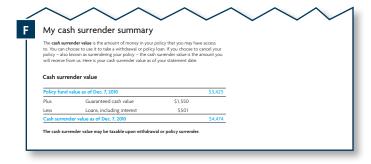
F My cash surrender summary

Take a look at your cash surrender value to see the amount of money that may be available to you, if you need to take a withdrawal from or loan against your policy. This is the amount that you may have access to as of the statement date, and may be the amount you will receive if you cancel or surrender your policy.

Sun Limited Pay Life My investment details We use the money in your policy fund to pay your policy's insurance benefits. This is made up of your payments, less premium tax. Psyments go into your policy fund and then earn interest based on the investment accounts you've chosen. Policy fund summary Opening value as of Dec. 8, 2009 Plus Payments Interest earned \$28 Total money in \$6,072 Interest earned \$28 Total cost of insurance for the statement period \$2,600 statement period \$2,600 Total money out \$52,721 Total money out \$52,721 Closing value on Dec. 7, 2010 \$3,425







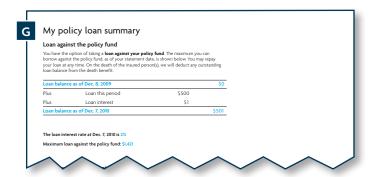
G My policy loan summary

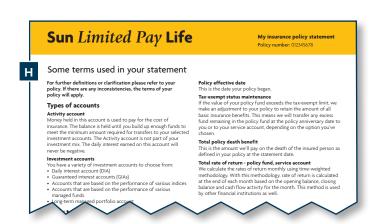
If you have taken a loan against your policy fund – or borrowed against your guaranteed cash value – then you will be able to see that activity in this section. The summary will show any new or outstanding loans, and any payments made within the statement period.

This section provides you with information on the maximum policy loan that may be available to you, as of your statement date. Talk to your advisor if you would like more information on whether a policy loan is the best fit for your plans.

H Some terms used in your statement

Towards the end of your statement, you will find a glossary of terms. These definitions are meant to help provide you with clarity, but do not outline all of the details. For further definitions or clarification please refer to your policy. If there are any inconsistencies, the terms of your policy will apply.





Quarterly statements

If you receive a quarterly statement, here is a summary of some of the information that you will find.

My quarterly activity details

The details show you all of the transactions within the activity account and any investment accounts on a quarterly basis. This includes your monthly cost of insurance, payments made and interest. After the cost of insurance is paid, the remaining funds are transferred according to your investment mix – if they meet the minimum transfer requirements.

Service account activity

We will show the service account activity over the statement period. If you do not have a balance in your service account you will still see the fund name on your statement.

Life's brighter under the sun

Questions? We're here to help.

Talk to your advisor about Sun Life Financial today!

For more information:

Visit www.sunlife.ca Call 1 877 SUN-LIFE/1 877 786-5433

We're dedicated to helping you achieve lifetime financial security.