

HOW STRONG ARE THE GUARANTEES?

Sun Life Financial Investments (Bermuda) Ltd. is a subsidiary of Sun Life Assurance Company of Canada.

Sun Life Assurance Company of Canada ratings as of 3/13/07.

Rating Agency	Rating	Rating Level
A.M. Best	A++ ¹ (Superior)	First of 16 rating levels
Standard & Poor's	AA+ ¹ (Very Strong)	Second of 20 rating levels
Moody's	Aa2 ¹ (Excellent)	Third of 21 rating levels

Assets – \$386 billion
(Total admitted assets - U.S. statutory basis) Asset information in U.S. dollars current as of 3/31/07.

¹Outlook stable.



Supporting Guarantees

How do Companies Support Guarantees?

Parent company support for a subsidiary varies greatly. It could entail full guarantee for all obligations of the entity itself, limited capital support, soft guarantees or full guarantee at the policy owner level. It's important, when choosing a financial company, to know the strength of a subsidiary guarantee—many have limited, or conditional, support from their parent company.

The Level of Our Guarantee.

Sun Life Financial Investments (Bermuda) Ltd. (SLFI) is a direct wholly-owned subsidiary of Sun Life Assurance Company of Canada, our parent company. We are regulated by Canada as well as Bermuda. We are backed by our parent company's full strength and financial support; in the event SLFI is unable to make its Payment Obligation under MFS® Secured Legacy, Sun Life Assurance Company of Canada guarantees it will pay 100% of SLFI's Payment Obligation.

The guarantees apply to those defined in the Offering Document. There is no guarantee on the performance of the underlying mutual fund sub-account(s).

Ratings and Financial Strength

Who Develops the Ratings?

Ratings are generated by several rating agencies. A.M. Best, Standard & Poor's and Moody's are among the most well known. A.M. Best is the largest and longest-established company devoted to issuing in-depth reports and financial strength ratings about insurance organizations. Standard & Poor's, perhaps the best known on Wall Street, offers bond ratings for thousands of publicly traded companies. Moody's is one of the largest bond rating agencies in the world.

Financial Strength is Becoming More Important.

When purchasing financial products, particularly those that offer guarantees, it's important to look at the strength of the institution. A company's guarantee is only as valuable as its ability to honor it.

A History of Financial Strength.

Sun Life Assurance Company of Canada, the parent company of Sun Life Financial Investments (Bermuda) Ltd., is committed to policy owner security, with a long history of policy owner protection. It has been in the insurance business for 140 years and, by market capitalization, is the 5th largest insurance carrier in North America. It has a strong international presence and brand name.

Ratings are current as of 3/13/07. For the most current corporate ratings information, visit our corporate website at www.sunlife.com.

For More Information

For more information about our portfolio of products, please ask your financial consultant. The issuing company, Sun Life Financial Investments (Bermuda) Ltd., is regulated and licensed to conduct Investment Business by the Bermuda Monetary Authority under Bermuda's Investment Business Act. MFS Secured Legacy may not be sold in the United States, nor to citizens or residents of the United States, or to residents of Bermuda or Canada. Other restrictions may apply.