



BROKER (MGA) COMMISSION SCHEDULE January 1, 2017

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I. GENERAL DEFINITIONS AND PROVISIONS

The following definitions and rules are common to several lines of business. When different, they are described under the appropriate section of this schedule.

POLICY YEAR: is a complete year beginning on the due date of the first premium of a policy and subsequent policy years will be from the anniversary of the due date.

FIRST YEAR PREMIUM: is the premium payable in respect of:

- (a) the first policy year of a policy/coverage,
- (b) the first year of an increase in the amount of insurance to the extent of the increase (excluding insurance amount increases resulting from any of the Level plus death benefit options or from tax-exempt status maintenance for SunUniversalLife II), and
- (c) the first year of an addition of a rider added to the policy after issue to the extent of the additional premium payable in respect of the rider.

RENEWAL PREMIUM: The Premium payable in respect of the second and subsequent policy years not considered First year premium.

FIRST YEAR COMMISSION (FYC): is commission on first year premium. For Universal Life II policies, FYC means first year coverage commission.

GENERATION OF FIRST YEAR COMMISSION: FYC is annualized and credited to the broker's earnings account when the policy is settled provided all premiums due, including the extra premium resulting from any rating and all delivery requirements are received by Sun Life. This also applies to term conversions.

Sun Life may, in its absolute discretion, pay first year commissions as premiums are paid by the policyholder, rather than pay in advance on an annualized basis.

REVERSAL OF COMMISSIONS:

a) If a coverage lapses or a policy is surrendered before the first anniversary of the policy or coverage, or before the first anniversary of either an increase in premium or a face amount increase on which FYC was payable, or FYC was annualized in the expectation of premiums that were not received by Sun Life before the first policy or coverage anniversary, commissions advanced on unpaid premiums will be reversed and debited to the broker's earnings account.

b) If a premium is refunded by Sun Life, all commission on that premium will be reversed and debited to the broker's earnings account or the Managing General Agent's (MGA) earnings account, whichever is applicable.

c) If a policy (other than a Sun Par Accumulator II or Sun Par Accelerator policy on a related party to the broker) or coverage lapses due to unpaid premiums during the first two policy or coverage years, or a policy is surrendered before the second policy or coverage anniversary or within two years of an increase in a coverage or premium upon which FYC was payable, a fraction of the FYC paid will be debited to the broker's earnings account. Should the aforementioned activities be effective within the first 6 policy months or coverage months, the chargeback rate will be equal to 100%. Beginning the 7th policy coverage month, the fraction will be 24 minus the number of months for which premiums have been paid, divided by 18. In the event of a reduction in the premium of a policy, a Chargeback against the FYC paid equal to the proportion that the amount of the reduction is of the unreduced premium will be debited to the broker's earnings account.

d) If a Sun Par Accumulator II or Sun Par Accelerator policy, either owned directly or indirectly by a Broker or a related party to the Broker (as defined below), or under which the Broker or a related party to the Broker was a life insured, lapses or is surrendered during the first five policy years, a fraction of the FYC paid as outlined in the chart below will be debited to the Broker's earnings account.

A related party to the Broker includes, without limitation:

- Immediate family members such as a spouse, child, parent, sibling, grandchild or in-law. The Company's determination of immediate family status will be binding.
- A corporation where the Broker or an immediate family member, individually or together, own(s) 50% or more of any class of shares of the corporation.
- Where the broker is incorporated, any director, officer, employee or agent of the broker, and any parent, subsidiary or affiliated corporation of the Broker, and such company's directors, officers, employees or agents.
- A trust arrangement where the broker has a relationship to the trust, the trustee or a trust beneficiary, or the Broker is a settlor, trustee or trust beneficiary of the trust.

Policy terminates during month	Percentage of First Year Commission Charged back to Broker's account
1 to 36	100%
37 to 48	75%
49 to 60	50%
61+	0%

LIMITATIONS: Sun Life reserves the right to:

1. Defer payment of any FYC in excess of \$30,000 on a policy. Deferred FYC, with applicable bonus plus interest will be credited to the broker's earnings account after the renewal premium or payment for the second policy year has been paid in full.
2. Determine whether any, and if so, what commissions will be paid on policies:
 - a) Not named, or which have premium paying periods not covered in this schedule;
 - b) Reinsured by Sun Life;
 - c) Which, in Sun Life's opinion, were applied for to modify, replace, supersede, or convert any Sun Life insurance or annuity policy;
 - d) Which have been issued and for which all premiums due have been paid and which are subsequently changed.

VESTING RIGHTS: Commissions shall be paid to the broker after termination of the broker agreement, subject to the conditions outlined under the broker agreement and the broker maintaining an active licence.

II. COMMISSION RATES

a) TRADITIONAL LIFE INSURANCE

PRODUCT	1 st year % of premium	Yrs 2-10 % of premium	Yrs 11+ % of premium
Sun Term			
SunTerm- T10	40	3	2
SunTerm- T10 + Renewal Protection	42.5	3	2
SunTerm- T15	42.5	3	2
SunTerm- T20	50	3	2
SunTerm- T30	50	3	2
SunTerm 10 conversion to SunTerm 20	25	3	2
SunTerm 10 conversion to SunTerm 30	25	3	2
SunTerm 15 conversion to SunTerm 20	25	3	2
SunTerm 15 conversion to SunTerm 30	25	3	2
Optional Benefits	50	3	2

PRODUCT	1st year % of premium	Yrs 2 % of premium	Yrs 3 % of premium	Yrs 4+ % of premium
Sun Par Accumulator II/ Sun Par Protector II				
Life pay	50	5	5	2
Limited pay – 10	35	5	5	2
Limited pay – 20	50	5	5	2
Plus premium	4	4	4	4
Sun Par Accelerator				
Limited pay – 8	32	5	5	2
Sun Par Accumulator II/ Sun Par Protector II/ Sun Par Accelerator				
	1st year % of premium	Yrs 2-10 % of premium	Yrs 11+ % of premium	
Term rider- T10	40	3	2	
Term rider- T10RPB Renewal Protection Benefit	42.5	3	2	
Term rider- T15	42.5	3	2	
Term rider- T20	50	3	2	
Term rider- T30	50	3	2	
Optional benefits	50	3	2	
Conversion from T10/T15 to T20 or T30	25	3	2	
Note: Premiums used for calculating commissions will be capped at issue age 80				

PRODUCT	1 st year % of premium	2 nd year % of premium	3 rd year % of premium	4 th year % of premium	5 th year % of premium
Sun Lifetime Alternative					
Group Conversions to Sun Lifetime Alternative Conversions from: <ul style="list-style-type: none"> • Sun Term-to-65 to Sun Lifetime Alternative • Sun One Year Term to Sun Lifetime Alternative 	30	3	3	3	3
Other Non-Participating Plans					
Group Conversions to Sun Term to 65	20	3	3	3	3
Group Conversions to Sun One Year Term	15	-	-	-	-
Optional Benefit – Group Conversions					
Accidental Death	For Sun Lifetime Alternative, SunTerm 65 and Sun One Year Term - the rate is equal to the commission rate of the base plan premium. No separate commission is paid on the benefits.				

INCREASED AMOUNT: The commission on the incremental amount of any premium resulting from an increase in the amount of insurance under any policy shall be at the rates applicable on the effective date of the increase.

RATED PREMIUM:

- ◆ Flat extra premium is a substandard extra premium, expressed as a fixed dollar amount per thousand of insurance. The commission rate on flat extra premiums, designated by Sun Life as extra premiums is:
 - 5% in policy years 1 to 5 for Sun Term and other non-participating plans
 - 32% in year 1 and 5% in years 2 and 3 and 2% for years 4 onwards for Sun Par Protector II, Sun Par Accumulator II and Sun Par Accelerator, should the duration be 6 years or greater. If the duration is less than 6 years, no commission is payable on the Flat extra.
- ◆ Mortality multiple extra premium, also known as multiple extra premium, is a substandard extra premium expressed as a percentage of the basic standard premium. The commission rate on mortality multiple extra premium is equal to the rate payable on the standard premium of the coverage/benefit.

b) UNIVERSAL LIFE

PRODUCT	Year 1 %	Years 2-5 %	Years 6-10 %	Years 11+ %
SunUniversalLife II				
Basic UL Coverage (Payable on payments up to the Target Payment including non-standard percentage extras and excluding flat extras)				
Level/YRT70/YRT85	60	3	3	3
Limited pay - 10 year	32	3	3	3
Limited pay - 15 year	37.5	3	3	3
Limited pay - 20 year	45	3	3	3
Payments, including flat extras in excess of the sum of the Target Payment and the total cost of term riders and other benefits (Up to the Maximum Exempt Payment)	5	3	3	-
Optional Benefits (excluding flat extras)	50	3	3	2
10-Year Term Rider (excluding flat extras)	40	3	3	2
10 Renewal Protection Benefit / 15 -Year Term Rider (excluding flat extras)	42.5	3	3	2
20 / 30 -Year Term Rider (excluding flat extras)	50	3	3	2
Conversion from T10/T15 to T20 or T30 (excluding flat extras)	25	3	3	2
Note: Target payments used for calculating commissions will be capped at issue age 80.				

COVERAGE: A benefit component of a SunUniversalLife II policy, including:

- ◆ Single life basic face amount;
- ◆ Joint-life basic face amount;
- ◆ Each additional benefit;
- ◆ Each increase in an amount relating to an additional benefit or to a basic benefit (including insurance amount increases resulting from any of the Level plus death benefit options and excluding insurance amount increases from tax-exempt status maintenance).

COVERAGE YEAR: A complete year beginning on the date of issue of the coverage and subsequent coverage years will be from the anniversary of that date.

COST OF INSURANCE (COI): Is the risk charge for the amount of protection provided by the policy.

INCREASED COVERAGE: The commission on the target payment in respect of the new Coverage, resulting from an increase in the amount of insurance under any policy, shall be at the rates applicable on the effective date of the increase.

NON-STANDARD PERCENTAGE EXTRA: The additional cost, either yearly renewable term or level term and limited pay, of the basic face amount coverage, in respect of a non-standard rating expressed as a percentage of the standard cost of insurance for that coverage.

FLAT EXTRA: is the additional cost of a non-standard rating expressed as a fixed dollar amount per 1,000 of insurance coverage.

TARGET PAYMENT: For the Level, YRT to 70 and YRT to 85 cost of insurance options the Target payment is equal to 100% of the basic coverage times the Level cost of insurance which is based on the issue age of the initial basic insurance amount for the coverage. For the Limited pay cost of insurance options, the Target payment is 100% of the basic coverage times the cost of insurance for the payment period selected. The Target payment includes charges for any non-standard percentage extras. It excludes charges for flat extras.

The Target Payment used to calculate commission is capped at the issue age of 80.

MAXIMUM EXEMPT PAYMENT: Projected maximum payment which would allow the policy to remain exempt at the end of each policy year as determined by Sun Life.

GENERATION OF FIRST YEAR COMMISSION: FYC is credited to the broker's earnings account when the policy is settled, provided the minimum payment requirement is met. The minimum payment requirement is:

- Monthly frequency: 1/12 of the annualized cost of insurance
- Other frequency: 1/4 of the annualized cost of insurance

For policies issued on an annual frequency basis, FYC will be paid on payments (up to the maximum exempt payment) received when the policy is settled. Additional FYC will be paid as additional payments (not exceeding the maximum exempt payment) are received. For policies issued on a monthly basis, FYC will be annualized based on twelve times the monthly payment amount up to the maximum exempt payment. Additional FYC will be paid when total payments received (not exceeding the maximum exempt payment) exceed twelve times the monthly payment amount. If monthly payments are increased or decreased in the first policy year, annualized FYC will be adjusted at time of payment

change. Sun Life may, in its absolute discretion, pay first year commissions as premiums are paid by the policyholder, rather than pay in advance on an annualized basis.

WITHDRAWAL PENALTY: Cash withdrawals requested by the client or withdrawals caused by the exempt test will generate a withdrawal penalty to the broker if the withdrawal effective date is within policy years 1 through 10 inclusive. The withdrawal penalty rates are 5% in the first policy year and 3% in policy years 2 to 10.

REVERSAL OF COMMISSION: If payments received in year two of a SunUniversalLife II policy issued on a Yearly Renewable Term basis are less than payments received in Year one, an adjustment to First Year Commission will be triggered if the cumulative payments during the first two years of the policy contract are less than the lesser of:

1. total year one payments multiplied by two; or
2. Target payment multiplied by two

A portion of the First Year Commission will be reversed so that the net First Year Commission will be equal to the First Year Commission calculated using the applicable commission rate on the average annual payments made in year one and year two.

c) ANNUITIES AND GUARANTEED INVESTMENT CERTIFICATES (GICs)

PAYOUT ANNUITIES:

PRODUCT	RATE/SCALE	Rate of commission as a % of premium	Rate of commission as a % of premium
		External funds	Internal funds *
Life, joint life or long term certain* annuities *(total of deferred period and certain period is greater than or equal to 16 years)	On first \$100,000 of premium	3%	2%
	On Next \$100,000 of premium	2%	1%
	On Next 1,800,000 of premium	1.5%	1%
	On balance of Premium	as determined by the Company	as determined by the Company
Short term certain (total of deferred period and certain period is less than 16 years)	On first \$100,000 of premium	2%	1%
	On next 1,900,000 of premium	1%	1%
	On balance of premium	as determined by the Company	as determined by the Company
Impaired life and impaired joint life annuities (not available for term certain annuities)	On first \$100,000 of premium	4%	3%
	On next \$100,000 of premium	3%	2%
	On next \$1,800,000 of premium	2.5%	2%
	On balance of premium	as determined by the Company	as determined by the Company

* Internal Funds are funds from:

- Superflex and Income Master RRIF issued between December 6, 1982 to November 14, 1990
- Sun Fund
- Life insurance policies issued by Sun Life before February 12, 1996
- Pre- Superflex

COMMISSIONS ON PAYOUT ANNUITIES: A Commission is payable for each premium paid under a single premium annuity policy. The commission is a percentage of the amount applied to provide the periodic annuity benefit. In all cases, the percentage (or commission rate) is determined from the table above. For any type of annuity policy not specified in the table above, the commission rate shall be determined by Sun Life.

REVERSAL OF COMMISSIONS ON PAYOUT ANNUITIES: Will occur if a premium in respect of a policy is refunded for whatever reason. An amount equal to the commission paid in respect of that premium will be debited to the broker's earnings account.

ACCUMULATION ANNUITIES:

RATE ENHANCEMENT: The rate enhancement process incorporates different enhancement levels with defined investment rate enhancements and associated reductions in commission rates.

REVERSAL OF COMMISSIONS ON ACCUMULATION ANNUITIES: Will occur if a premium in respect of a policy is refunded for whatever reason. An amount equal to the commission paid in respect of that premium will be debited to the Broker's earnings account.

VESTING RIGHTS: Commission shall be paid to the Broker only while the Broker is servicing the policy. At any time, upon request from the policy owner, Sun Life will change both the service and commissionable Broker.

Superflex, IncomeMaster RIF and LIF

Commission rates based on Enhancement Level selected

*Guaranteed Interest Period (Term)	Enhancement Level 1	Enhancement Level 2	Enhancement Level 3	Enhancement Level 4	Enhancement Level 5
1 Year	0.40%	0.35%	0.30%	0.25%	0.20%
2 Years	0.80%	0.70%	0.60%	0.50%	0.40%
3 Years	1.20%	1.05%	0.90%	0.75%	0.60%
4 Years	1.60%	1.40%	1.20%	1.00%	0.80%
5 Years	2.00%	1.75%	1.50%	1.25%	1.00%
6 Years	2.40%	2.10%	1.80%	1.50%	1.20%
7 Years	2.80%	2.45%	2.10%	1.75%	1.40%
8 Years	3.20%	2.80%	2.40%	2.00%	1.60%
9 Years	3.60%	3.15%	2.70%	2.25%	1.80%
10 Years+	4.00%	3.50%	3.00%	2.50%	2.00%

* The Rate of Commission for a Guaranteed Interest Period not in complete years will be determined by using the following formula:

Term less than 1 year: $x/365$ times 1 year rate

Term more than 1 year: $p + y/365 (n - p)$

- x represents the Guaranteed Interest Period in days
- p represents the Rate of Commission for the previous complete year
- n represents the Rate of Commission for the next complete year
- y represents the portion of the Guaranteed Interest Period (in days) beyond the last complete year

MAXIMUM TERMS:

- Superflex: 10 years

- Income Master RIF and LIF: 25 years

COMMISSION ON DAILY INTEREST INVESTMENT BALANCES: a .02% First Year Commission on the balance of the Daily Interest Investment is payable each month on the monthly anniversary.

SUNFLEX RETIREMENT INCOME (SRI):

VESTING RIGHTS: Commission shall be paid to the Broker only while the Broker is servicing the policy. At any time, upon request from the policy owner, Sun Life will change both the service and commissionable Broker.

PRODUCT	Rate of First Year Commission based on a % of premium	Annual Rate of Trail Commission as a % of the Implied Account Value *
SunFlex Retirement Income (SRI)	3.50	0.35%

*Implied Account Value: SunFlex Retirement Income policyholders will not have an account value and will not own units of any funds in relation to their SRI policy. In order to determine the basis from which to pay trail commissions, Sun Life will calculate an implied account value. This value is approximately equivalent to the fair market value of the policy, held by Sun Life to support the Performance Income associated with that particular policy liability, as defined by the policyholder's contract.

The implied account value behaviour is similar to a mutual fund account value's behaviour in that strong fund performance will increase the value of the implied account value, while poor fund performance will decrease the value of the implied account value. Policyholder payments, income advances, transfers to Sun Life Payout Annuities, and the death of a joint annuitant will all decrease the value of the implied account value. The implied account value will be a decreasing value over time as payments are made to the policyholder, but will always be a positive value as long as the contract is in force.

On a transfer from an SRI to a Sun Life Payout Annuity, an upfront 1% commission will be paid on the amount transferred. Any remaining trail commission on the SRI policy will be proportionately reduced.

GUARANTEED INVESTMENT CERTIFICATES (GICs) SOLD THROUGH SUN LIFE FINANCIAL TRUST INC.:

RATE ENHANCEMENT: The rate enhancement process incorporates different enhancement levels with defined investment rate enhancements and associated reductions in commission rates.

REVERSAL OF COMMISSIONS ON GICs: Will occur if a deposit in respect of a contract is refunded for whatever reason. An amount equal to the commission paid in respect of that deposit will be debited to the Broker's earnings account.

VESTING RIGHTS: Commission shall be paid to the Broker only while the Broker is servicing the certificate. At any time, upon request from the certificate owner, Sun Life FinancialTrust Inc. will change both the service and commissionable Broker.

GIC and Sun GIC MAX

Commission rates based on Enhancement Level selected

*Guaranteed Interest Period (Term)	Enhancement Level 1 **	Enhancement Level 2 **	Enhancement Level 3	Enhancement Level 4	Enhancement Level 5
1 Year	0.30%	0.25%	0.20%	0.15%	0.10%
2 Year	0.60%	0.50%	0.40%	0.30%	0.20%
3 Year	0.90%	0.75%	0.60%	0.45%	0.30%
4 Year	1.20%	1.00%	0.80%	0.60%	0.40%
5 Year	1.50%	1.25%	1.00%	0.75%	0.50%
6 Year ***	1.80%	1.50%	1.20%	0.90%	0.60%
7 Year ***	2.10%	1.75%	1.40%	1.05%	0.70%
8 Year ***	2.40%	2.00%	1.60%	1.20%	0.80%
9 Year ***	2.70%	2.25%	1.80%	1.35%	0.90%
10-25 Years ***	3.00%	2.50%	2.00%	1.50%	1.00%

* The Rate of Commission for a Guaranteed Interest Period not in complete years will be determined by using the following formula:

Term less than 1 year: $x/365$ times 1 year rate
(Terms less than 1 year are not available on GIC RIF and Sun GIC Max RIF)

Term more than 1 year: $p + y/365 (n - p)$

- x represents the Guaranteed Interest Period in days
- p represents the Rate of Commission for the previous complete year
- n represents the Rate of Commission for the next complete year
- y represents the portion of the Guaranteed Interest Period (in days) beyond the last complete year

** Enhancement Levels 1 and 2 are not available for Sun GIC Max

***Terms between 6-25 years are only available for GIC RIF and Sun GIC Max RIF

COMMISSION ON DAILY INTEREST INVESTMENT BALANCES: A 0.02% First Year Commission on the balance of the Daily Interest Investment is payable each month on the monthly anniversary.

d) **SUN CRITICAL ILLNESS INSURANCE**

PRODUCT	1 st Year	Years 2-10	Year 11	Years 12+	Renewal Years 21,31, etc.
	As a % of premium				
Sun Critical Illness Insurance, base plan - Term 10	45	2	15	2	15
Return of Premium on Cancellation or Expiry rider- Term 10	30	2	15	2	15
Sun Critical Illness Insurance, base plan – Term 75 and Term 100 (including 15 pay plan)	50	2	2	2	2
Return of Premium on Cancellation or Expiry rider- Term 75 and Term 100 (including 15 pay plan)	30	2	2	2	2
Sun Critical Illness Insurance, base plan – Term 100 (10 pay plan)	40	2			
Return of Premium on Cancellation or Expiry rider- Term 100 (10 pay plan)	25	2			
All other benefits	Same as base plan				

INCREASED AMOUNT: The commission on the incremental amount of any premium resulting from an increase in the amount of insurance under any policy shall be at the rates applicable on the effective date of the increase.

RATED PREMIUM:

- ◆ Flat extra premium is a substandard extra premium, expressed as a fixed dollar amount per thousand of insurance. The commission rate on flat extra premiums is 5% in years 1 to 5.
- ◆ Mortality multiple extra premium, also known as multiple extra premium, is a substandard extra premium expressed as a percentage of the basic standard premium. The commission rate on mortality multiple extra premium is equal to the rate payable on the standard premium of the coverage/benefit.

e) PERSONAL HEALTH INSURANCE

PRODUCT	1ST Year As a % of premiums	Years 2 onward As a % of premiums
Personal Health Insurance- paper application	22.5	5
Personal Health Insurance- web application	24.5	5
Health Coverage Choice- paper application	16	5
Health Coverage Choice- web application	18	5

CONDITIONS OF PAYMENT: Commissions are considered earned and shall be paid to the broker while the MGA broker agreement with Sun Life is in force and the broker is servicing the policy contract. At any time, upon request from the Policyholder to appoint a new service advisor of record, Sun Life will change both the service and commissionable advisor of record. Commissions are not vested.

GENERATION OF RENEWAL COMMISSIONS: Renewal commissions are annualized and credited to the broker's earnings account at the annual policy anniversary. If the policy terminates or the service advisor of record is changed, unearned renewal commissions will be reversed.

f) LONG TERM CARE INSURANCE

PRODUCT	1ST Year As a % of premiums	Years 2 onward As a % of premiums
Sun Long Term Care	50%	2%
Sun Retirement Health Assist	40%	2%
Benefits	Same as base plan	

g) SEGREGATED FUNDS

Gross Sales Commission: paid by Sun Life to the Managing General Agent (MGA) in respect of a deposit in a new or existing policy contract. The rate used to establish gross sales commission is indicated in the tables below. The broker receives a percentage of the gross sales commission. The percentage is established by the MGA and can be changed at any time.

Gross Trail Commission: paid by Sun Life to the MGA with respect to assets under management as long as the broker services the policy contract. The rate used to establish gross trail commission is indicated in the tables below. The broker receives a percentage of the gross trail commission. The percentage is established by the MGA and can be changed at any time.

Reversal of Gross Commissions: gross sales and gross trail commission will be reversed if a deposit is reversed. An amount equal to the reversed commission will be debited to the MGA's earnings account.

Conditions of Payment:

- The rates of commission may change from time to time. The changed rate will be applicable to all commissions payable after notification of the change.
- Commissions are considered earned and shall be paid to the MGA, or to the broker if directed by the MGA, while the MGA and MGA broker agreements with Sun Life are in force and the broker is servicing the policy contract. Subject to administrative policies in effect, Sun Life will change both the service and commissionable broker of record upon request from the policyholder to appoint a new service broker of record. Commissions are not vested.

SunWise Essential Series 2 Gross Commission Rates
(product no longer available for new sales as of June 12, 2015)

Compensation Option	Money Market	All Fixed Income Funds & SunWise Essential Series Income Fund	Equity/Balanced/Asset Allocation
Deferred Sales Charge (DSC) –Sales Commission	5.0%	5.0%	5.0%
DSC Trail Commissions	0.0%	0.25%	0.5%
Initial Sales Charge (ISC) Sales– Commission rates negotiable up to:	5.0%	5.0%	5.0%
ISC Trail Commissions	0.00 to 0.25%	0.50%	1.0%
Private Investment Management (PIM) - Sales Commission	0.0%		
PIM Trail Commissions	Negotiable 0.0% - 1.25%		

Sun Life Guaranteed Investment Funds (GIFs) Gross Commission Rates

A clawback of commission will apply at Sun Life's discretion if the annuitant dies within 90 days of the contract start date.

Class and Load Option	Compensation Type	Money Market	Income Funds	Balanced and Equity Funds***
Class A Deferred Sales Charge (DSC)	Sales Commission	0.0%	5.0%	5.0%
Class A DSC	Trail Commission	0.10%	0.25%	0.50%
Class A Front End Load (FEL)	Sales Commission	Negotiable 0.0% - 5.0%		
Class A FEL	Trail Commission	0.20%	0.50%	1.0%
Class A Low Load (LL)	Sales Commission	0.0%	2.5%	2.5%
Class A LL	Trail Commission	0.10%*	0.25%*	0.50%*
Class F FEL	Sales Commission	0.0%		
Class F FEL	Trail Commission	0.0%		
Private Client Class O FEL	Sales Commission	Negotiable 0.0% - 5.0%		
Private Client Class O FEL	Service Fee **	Negotiable 0.0% - 1.0%		
Private Client Class E FEL	Sales Commission	Negotiable 0.0% - 5.0%		
Private Client Class E FEL	Trail Commission	0.20%	0.50%	1.0%

* Trail commission rates increase to .20% (Money Market), .50% (Income Funds) and 1.0% (Balanced and Equity Funds) at LL maturity.

** Service fees are negotiated and agreed to by the MGA and the client by way of a signed agreement and are subject to applicable taxes. If Sun Life does not receive an agreement evidencing a negotiated class O service fee, the service fee will be set to 0%.

*** Rates also apply to funds invested in the Dollar Cost Average Daily Interest Fund.