

November 5, 1993

Inside Address

IMPORTANT NOTICE

PLEASE READ IMMEDIATELY

Re: Policy No ldfk

The benefit and premium amounts of your Sun Life Adjustable Life policy are subject to change every three years when the policy's cost basis is reviewed. As described in the Adjustment Provision in your policy, this cost basis is determined according to our forecasts of expenses, mortality experience and interest rates. If your policy's cost basis changes from one three-year period to the next, then the amount of your premium, death benefit, cash and paid-up values are adjusted accordingly.

After reviewing your policy's cost basis for the next three-year period, we have determined that in order to maintain your Adjustable Life Benefit at its current level, the amount of your premium must be increased. Details about the increased premium are explained in Appendix A.

As an alternative to a premium increase, you can maintain your current premium payment, but the amount of your Adjustable Life Benefit will be reduced. If you choose this option, you must complete the attached Request for Change to Adjustable Life Policy (Appendix B) and return it to Sun Life in the enclosed business reply envelope AT LEAST 45 DAYS PRIOR TO THE REVIEW DATE SHOWN IN APPENDIX A. OTHERWISE, YOUR PREMIUMS WILL INCREASE AND YOUR COVERAGE WILL REMAIN AT ITS CURRENT LEVEL.

As a Sun Life Adjustable Life policyholder, you can be assured that Sun Life is a very strong and financially sound company. Reputable rating companies, such as Standard & Poor's and A.M. Best, confirm this by giving Sun Life their highest ratings. We are committed to offering you financial security and peace of mind. If you have any questions regarding this adjustment or any other product, please contact 2 at 3.

Sincerely,

C.L.F. Watchorn

Senior Vice-President and General Manager for Canada



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Appendix A

Sun Life Assurance Company of Canada Details of Adjustable Life Policy No. 5

Review of Policy Cost Basis

Review Date: 6 (see Adjustment Provision in your policy.)

These details relate to a premium increase. You may elect as an alternative to maintain your current premium. Please see the enclosed Request for Change form for more details.

On the life of 7

Current Adjustable Life Benefit: 8

Current Total Adjustable Life Premium: 9 10

Total premium necessary to maintain current Adjustable Life Benefit:

12

13

This Adjustable Life premium increase changes the total 14 premiums payable on your policy as follows:

From:

15

Cash and Paid-up Values on 16 assuming all previous premiums are paid. (See Cash and Paid-up Values Provision in your policy.)

	Cash Value	Paid-up Value
17	18	19
20	21	22
23	24	25
26	27	28

Please attach this review of cost basis to your policy for safekeeping.