



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,

A handwritten signature in dark ink, appearing to read "C.L.F. Watchorn". The signature is fluid and cursive, with a long horizontal stroke at the end.

C.L.F. Watchorn  
Senior Vice-President and  
General Manager for Canada

