Insurance options for plan members on termination of group benefits

Note to Group Benefits Administrator: Please complete and provide this notice of conversion privilege form to a plan member whose life and/or spouse's life insurance is reducing or terminating. (Does not apply to plan members who choose to cancel or reduce their coverage.)

Life insurance
Your group life insurance, up to the amount that is eligible to convert, will continue, with no additional premium charge, for 31 days after the termination date shown in the chart below.

To ensure you are protected after that time, you have two options to continue your coverage with Sun Life without providing full medical evidence.

1. You may call the Customer Solutions Centre at 1-877-893-9893 and apply to continue your coverage in the same amount you had under your group plan. A representative will process your application and enrolment over the phone.
2. Call the Customer Solutions Centre at 1-877-893-9893 and request to be connected with a Sun Life advisor who will provide you with a full financial consultation, free of charge, and walk you through the conversion process to an individual policy.

There are a number of rules and conditions that apply to these options including the maximum amount than can be converted.

You must contact Sun Life Financial within 31 days of the termination date. Be sure to contact Sun Life as soon as possible to get the process started.

If you have a spouse who is covered for group life insurance under your group plan, he/she will also have the option to continue his/her terminated group life insurance amount under either of the two options mentioned above. The same terms and conditions outlined above will apply. Please note, your dependent children’s life insurance cannot be converted.

Health and dental insurance
You also have the option to continue your health and dental coverage after your group benefits terminate. You can purchase health and dental insurance, or health insurance only, without providing proof of good health, subject to certain conditions. For example, you must apply within 60 days from the date your group coverage for these benefits ends.

Critical illness insurance
Your coverage is portable. You and/or your spouse are eligible to maintain your current level of coverage (up to $100,000) by applying within 31 days of the termination date.

Costs
Premium rates for these continuation and conversion insurance products are based on your age, the plan you select and a number of other factors.

For further information
If you would like more information or wish to apply to continue your life, critical illness or health and dental coverage with Sun Life, please call the Customer Solutions Centre at 1-877-893-9893 and speak to a representative today.

The following chart provides you with information you will need in order to continue your group coverage with Sun Life Financial.

<table>
<thead>
<tr>
<th>Contract holder</th>
<th>Life contract number</th>
<th>CI policy number</th>
<th>Location/Billing group number</th>
<th>Member ID number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member's name</td>
<td></td>
<td>Spouse's name (if applicable)</td>
<td>Termination date (when member's/spouse's insurance ceased or reduced)</td>
<td></td>
</tr>
<tr>
<td>Member's CI amount</td>
<td>Basic</td>
<td>Optional</td>
<td>Spouse's CI amount</td>
<td>Basic</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Member's Life amount</td>
<td>Basic</td>
<td>Optional</td>
<td>Spouse's Life amount</td>
<td>Basic</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Sun Life Assurance Company of Canada is a member of the Sun Life Financial group of companies.