



Hello,

This is a challenging time for many Canadians. Earlier this year, we deferred your cost of insurance payments for 90 days, interest free, to help keep your coverage in place.

We want to make it easy for you to repay the deferred Universal Life cost of insurance. We'll divide this amount over the next 12 months. This will be interest free.

Repaying your cost of insurance

- The total amount owing is \$XXX.
- To repay this amount, your new planned monthly payment will be \$XXX. This payment covers:
 - Your planned monthly payment of \$XXX, plus
 - the deferred cost of insurance amount of \$XXX.
- <if paying by PAC> We'll restart your pre-authorized chequing (PAC) payments on DATE. <if paying by other means> Please send us a payment by DATE.

The amount on the original letter we sent might be different from this letter. That's because we now have more up-to-date payment information about your deferral.

Your policy is based on variable features that change over time. Depending on how these features perform, you may be required to change your planned payment to keep your coverage in place.

<if advisor> If you need advice about repaying the deferred amount, please connect with your advisor, NAME, at NUMBER. They are here for you.

<if no advisor> If you need advice about repaying the deferred amount, please connect with the Insurance & Wealth Consulting team at 1-888-444-7110. They are here for you.

If you need anything else, call us at 1-888-999-2068, any business day from 8 a.m. to 5 p.m. ET. We're here to help.

Sincerely,

The team at Sun Life