



<John Sample>
<123 Any Street>
<Suite 123>
<Any Town, ON>
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Sun Life Assurance Company of Canada
227 King Street South
PO Box 1601 STN Waterloo
Waterloo ON N2J 4C5

March 22, 2006

Re: Policy <1234567>

Dear <Mr. Ms. client name>,

Your Sun*Universal*Life policy now offers you more!

Sun*Universal*Life now offers 25 managed account investment options, with interest returns that reflect the performance of mutual funds from industry leading mutual fund companies:

- CI Investments Inc.
- Fidelity Investments
- Mackenzie Financial
- McLean Budden, and
- Phillips, Hager & North.

In total, you can now choose from 42 investment account options. **You can choose any combination of these investment account options to build the plan that's right for you.**

As your savings objectives change, your Sun*Universal*Life policy keeps your investment options open at all times. You can change your investment mix whenever you wish, or choose to direct funds differently. (A transaction fee may apply.) A \$250 minimum investment is required for all individual amounts going into an account.

No immediate action is required. Enclosed for your records is a policy amendment* that explains how your Sun*Universal*Life policy works with the addition of managed accounts. **Please keep this amendment with your insurance documents.**

You should seek the advice and assistance of your Clarica advisor to make any changes to your selected investment options.

Your advisor can help to review your plan, provide information about these investment account options and assist you with selecting options that reflect your goals and tolerance for investment risk.

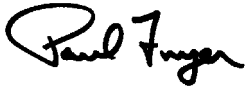
Your Clarica advisor is: <Advisor name>

 <Phone number>

*Policy amendment effective April 10, 2006

If you have general inquiries, please contact our Customer Service Centre at 1 800 SUN-LIFE (1 800 786-5433).

Sincerely,

A handwritten signature in black ink that reads "Paul Fryer". The signature is written in a cursive style with a large, looping initial "P".

Paul K. Fryer
Vice-President, Individual Product Development