

COVID-19: OPERATIONAL UPDATE

Dear Valued Colleague:

As the situation around COVID-19 (Coronavirus) continues to evolve, we at Sun Life are committed to continue providing best-in-class service to our broker partners. We realize the importance of timely information, and would like to update you on the temporary steps we are implementing to ensure safe and effective operation of our business.

Correspondence

Effective March 18, 2020 and until further notice, our Bermuda office teams will be working remotely. We will not be able to receive incoming mail and express courier correspondence as our Mail room will be closed. While our teams are working remotely, please be assured that you may continue to contact us by e-mail and telephone.

During this time, we ask you to kindly refrain from sending us hard-copy correspondence, and instead forward all documentation to us via e-mail in PDF format until further notice. Please also make sure that the CDD documents you e-mail to us are "Certified as True Copy" (CTC). Please refer to CDD Guide for details on CTC documents.

Policy/Certificate Contracts

During this period, we are unable to produce bound contracts for sold policies. You will receive PDFs of your sold Policy/Certificate contracts, and the contracts that we produce electronically will not be produced again as hard copies.

Until further notice, the Collateral assignment documents will no longer be sent as hard copy documents with wet signature. Instead, they will be sent electronically, in PDF format.

We thank you for your support during this sensitive time and ask for your assistance in helping us to communicate these temporary changes to the private bank partners you work with.

While our Bermuda teams work remotely, our business continues as usual. We thank you for your patience if you encounter some occasional delays. We will continue updating you on the developments as situation evolves, and will inform you of our return to normal operations in due time.

If you have any questions or need assistance with Operations, please contact:

Dave O'Connor, Director of Operations

Tel: +1.441.533.6253

Email: dave.oconnor@sunlife.com

With questions related to Distribution, please reach out to our Distribution team (details listed below).

Thank you for your continued partnership.

Sun Life Financial International

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