

**Re: Your long-term care conversion option is available.**

**Policy: <<POLICY NUMBER>>**

Dear <<NAME>>,

When you purchased your critical illness insurance (CII) policy you chose to pay extra for the long-term care conversion option. This option allows you to convert your CII coverage to long-term care insurance (LTCI) without answering any medical questions.

We want to remind you this option is available for five years, beginning on your policy anniversary date (<<DATE>>). It will end on <<DATE>>.

The more coverage you convert, the larger your weekly LTCI benefit will be. Your LTCI premiums will depend on factors like your age and our rates when you convert coverage.

Long-term care insurance offers a flexible benefit that can help if you become dependent on others for a long period of time. With LTCI, you decide on the care you receive — whether it's private home care or compensating a family member who helps look after you.

<<Your critical illness insurance policy also includes a benefit that would return a portion of your premiums if you cancel your policy or it expires. Depending on when you convert to long-term care insurance, you might be giving up some of this money.>> Talk with your advisor about whether this option is right for you. They can help you with next steps if you choose to convert your coverage.

We're here to help. If you have questions, please speak to your advisor, <<ADVISOR NAME>> at <<ADVISOR NUMBER>> or call our Client Care Centre at <<NUMBER>>. We're here any business day, from 8 a.m. to 8 p.m. ET.

Sincerely,

The team at Sun Life

**Sun Life Assurance Company of Canada is the insurer of this product and is a member of the Sun Life Financial group of companies.**