

March 15, 2006

*Mailed back to Sunlife April 27 2006*

RE: Policy#: 025654 Certificate#: [REDACTED]

Sun Life Claim Control #: 260705-29619-00 Billing Group: 713

We are currently paying you your full benefit without CPP reduction. You may be entitled to disability income from the Canada Pension Plan (CPP), which may also include benefits received for dependent children. If you are entitled to receive this income, the group plan requires us to reduce your LTD benefit. Until a decision is made, we will continue to pay your full LTD benefit without CPP reduction, provided that you sign and return the enclosed CPP Agreement and Assignment forms to our office within two months from the date of this letter. Failure to do so will result in your future LTD benefits being reduced by our estimate of the amount deemed payable by CPP. Please keep the second copy of the Agreement for your records.

By signing this form, you have agreed to do the following:

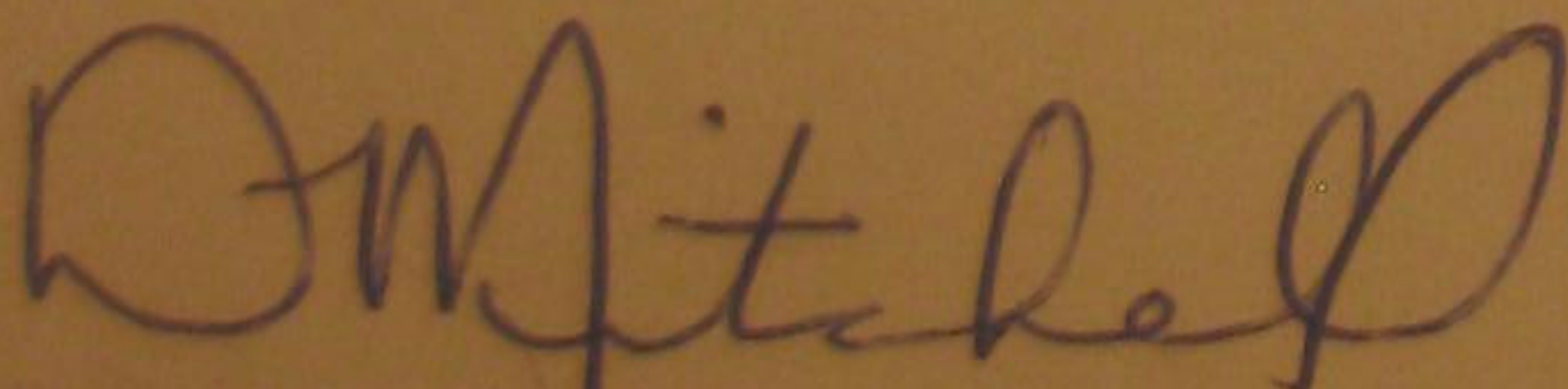
1. Apply for CPP benefits at your local CPP office, if you haven't done so already.
2. Provide us with a copy of the notification that your claim has been approved or denied as soon as you receive it, as well as copies of any other correspondence received from CPP.
3. Return the CPP Assignment form (Irrevocable Consent to deduct and Pay an Insurer), which allows the CPP office to reimburse Sun Life for any retroactive payments we have advanced to you, related to CPP.
4. Refund to us any overpayment of LTD benefits that results from an award by the CPP Office. If your award is in the form of a lump sum for retroactive benefits, we will be asking you to refund the overpayment in a lump sum. Once we receive your Notice of Entitlement, we will calculate your adjusted benefit and advise you of the amount to be refunded.

Please refer to the enclosed CPP information.

#### How Can You Contact Us?

If you have any questions about this letter, please let us know. Our Customer Care Centre is available to answer your questions from 7:00 a.m. to 8:00 p.m. and can be reached by calling 1-800-361-6212. They will be happy to answer questions on claim decisions, benefit levels, payment status and most other inquiries about your disability claim.

Sincerely,



Debbie Mitchell  
Disability Payment & Eligibility Analyst

*Mary Anne (case worker)*