

CIB

CIBC Mellon Trust Company

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FEBRUARY 11, 2008

ELIZABETH [REDACTED]
[REDACTED]
WYANDOTTE, MI
48192

Dear MS CREEK

RE: SUN LIFE FINANCIAL
LOST CERTIFICATE NO: C 010028 FOR 316 COMMON SHARES
REGISTERED: [REDACTED]
OUR REFERENCE NO: CSI #[6981-02-001] ACCT #[125 [REDACTED] 72]

Thank you for your correspondence. We have placed the necessary adverse claim against the above lost certificate. Please note that we do not assume responsibility for any loss you may suffer should the certificate be presented for transfer in good order and transfer be effected.

In order to assist the security holders of **SUN LIFE FINANCIAL INC** has arranged with Travelers Guarantee Company of Canada to provide coverage under a Master Lost Instrument Bond to qualified applicants at a lower cost than normally would be available.

In this regard, we enclose three copies of an Affidavit of Loss/ Agreement of Indemnity (Exhibits B&C). The documents must be completed by the registered holder or by the legal representatives. Please complete these forms and sign each copy (photocopied signatures are not acceptable) before a Notary Public or Commissioner for Oaths. Please ensure that the Notary Public or Commissioner of Oaths affix their stamp or seal.

Notarial or Certified True Copy of the Power of Attorney stating its still in full force and affect.

A certified cheque, bank draft or money order in the amount of \$306.46 CANADIAN funds payable to Travelers Guarantee Company of Canada. This amount represents 2% of the current market value of the lost certificate with a minimum fee charged for writing the bond is \$30.00. Please note that this premium will apply if we receive your payment and documents in proper form within 30 days of the date of this letter. Thereafter, we will update the quotation to the current market value.

Upon return of these documents, and their acceptance by Travelers Gurarantee Company of Canada, we shall arrange for the replacement of the certificate. If we require additional information or further supporting evidence, we will contact you.

If someone is signing on behalf of the shareholder, we also require the original or Notarial Copy of the Power of Attorney to be presented and must be certified within 6 months of presentation to us by an acceptable guarantor if the original was not issued in the last 6 months. Certification can only be made by Schedule 1 Canadian Chartered Bank, major Trust Company, or a member of the Medallion Program. Certifications are not acceptable from a Notary or Commissioner for Oaths. The General Power of Attorney must have a scheduled attached certifying that *"it is still in full force and effect and that the maker is still alive"*. For the Enduring and Continuing Power of Attorney they must only certify that *"the maker is still alive"*. **US transfers only require a Medallion Signature Guarantee Imprint on the Power of Attorney.** This certifies that the document is a true copy, still in force and effect and that the Grantor is still alive.

If for any reason the coverage applied for is not approved, we will inform you and refund the premium.

Please note that if no replacement certificate is issued, the adverse claim will expire after twelve months, unless you renew it in writing.

If you should have any questions or require further information, please contact our AnswerLine at the above numbers.

Yours truly,
CIBC Mellon Trust Company



Sherril Mangoff
Account Administrator
Investor Correspondence