

Changes to Investment Management Fee (IMF) and Fund Management Fee (FMF) wording
December 5, 2011

Effective January 1, 2012, Sun Life Financial will update our descriptions of investment management fees (IMFs) and fund management fees (FMFs) in all external communications.

What's changing for you and your plan members?

Beginning on January 1, 2012, you and your plan members will notice revised IMF and FMF wording in relevant Sun Life Financial communications, both in print and online.

The fund management fee (FMF) description has been updated to reflect that, in some funds, FMFs include the investment management fees of an underlying fund. The reference to expenses of buying and selling securities for a fund has also been removed.

The investment management fee (IMF) description has been updated with the information that these fees do not include any fees of the underlying fund.

Why are we making this change?

Sun Life Financial believes that this change to our fee definitions will enhance transparency for you and your plan members.

How will this affect you and your plan members?

No action is required by you or your plan members as a result of this change. You and your plan members will see this change in wording go into effect January 1, 2012.

Marketing and communications

We have created communications for your plan members; the English and French materials are attached below.

Questions

If you have questions, please contact your Sun Life Financial representative.