

Dear Client,

The following Addendum is being added to all Contracts purchased beginning July 1, 2012 as a result of Insurance Act changes in Alberta and British Columbia relating to the time limit to begin a lawsuit for payment of insurance money. The requirement has been adapted and applied to the Contract so that it is applicable to all provinces and territories.

Sincerely,

CI Investments

SunWise Essential Series Addendum

The following is added into section 1.10 on page C-6

SECTION 1 GENERAL

1.10 Additional information which forms part of the Contract

Time limit for recovery of insurance money

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or the provincial or territorial legislation that applies to this policy.



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