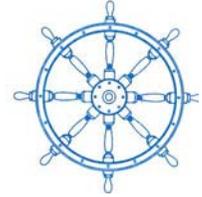




CANADIAN MERCHANT SERVICE GUILD WESTERN BRANCH PENSION TRUST FUND (TOWBOATS)



March 28, 2020

Dear Guild Member,

We hope you and your loved ones are doing well during this challenging time.

The pension plan together with Sunlife are committed to keeping you up-to-date with new information related to Group Retirement Services and COVID-19, as it becomes available.

The following summarizes the action Sun Life Group Retirement Services are undertaking to support our plan members during these challenging times:

The impact of COVID-19 is changing at a rapid pace. While Sunlife has implemented their enterprise wide global business continuity plans, they continue to monitor developments on a daily basis. The focus of the plan is to protect the health and safety of their employees, mitigate business and operational disruptions and carry out their regulatory and contractual obligations in a responsible manner for their clients, plan members and partners.

Sunlife has assembled a dedicated team of subject matter experts who meet daily to review and monitor member and market activity. This allows them to determine when broader rapid response communications are required to ease plan members' minds. This enables them to connect with the Trustees and plan members quickly through multiple channels.

Sunlife has implemented guidelines across North America to lower the probability of the spread of COVID-19 for their employees – and the world around them. Sun Life employees are working from home and can connect virtually using their tools and technology for audio and video conferencing.

Member inquiries and Call Centre update

Sunlife continue to take the time and care needed to support Canadians, ensuring they have the information they need by responding and resolving all inquiries. Their Client Call Centre (CCC) is currently experiencing higher than normal call volumes.

In addition to continuing to support plan members through the Call Centre, Sunlife has taken the following actions

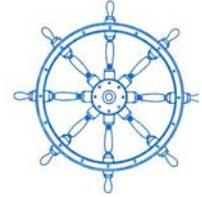
- Website, mobile app and Interactive Voice Response (IVR) messaging is updated to communicate extended wait time;
- They have moved all Call Centre staff to a work from home model;
- Live chat is turned off so more resources can be allocated for phone support; and
- Non-essential work, such as representative training, is postponed until further notice.

Plan management/record keeping

Sunlife's Administration teams are fully operational supporting business as usual recording keeping functions including contribution processing, disbursements, inter-fund and inter-product transfers. This also includes handling all mail-related transactions.



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Dedicated website

Sunlife has created a dedicated public facing website to support inquiries related to COVID-19 (sunlife.ca/covid-19).

In addition, Sunlife also launched a dedicated Group Retirement Services COVID-19 website, please check out Sunlife's new website (www.sunlife.ca/GRScovid).

Sunlife will be sharing this with plan members throughout the plan member website and email. *We encourage you and remind you to register for the mobile app, the plan member website and add and/or update your email address to ensure you receive messages in a timely manner.*

We're here for you

We will continue to stay close with regular updates as we monitor this evolving situation. Please don't hesitate to contact us for any additional support that you may need.