



Mr. Adrian Travis
Principal
Trindent Management Consulting Inc.,
1 Yonge Street, Suite 1801
Toronto, Canada, M5E 1W7

11 February, 2010

Dear Adrian,

I wanted to mention my contentment with the results of our recent Trindent engagement in Hong Kong's Individual Life Operations at Sun Life Financial. I found your firm's approach to optimizing our operations to be refreshing, and extremely powerful in how it generates bottom-line results.

Your team was able to blend in with our front-line staff and put in some very long hours on our behalf in a work environment that included some challenging linguistic and cultural barriers. Despite these challenges, Sun Life is on track to benefit from over \$5,300,000 HKD in true cost reductions as a result of the operations efficiency engagement.

We also witnessed some dramatic speed improvements in our claims department, where our turnaround times were reduced from 14 days to 4 days and backlogs were reduced or eliminated. What was most impressive about the engagement was that it generated productivity gains of 30% or greater in our policy administration, new business underwriting and customer/agent call centers – without any IT investments.

The Hong Kong operations team now has new tools and reports to view productivity, cost, speed, service and quality in real-time, and the speed at which these tools were developed and rolled out was impressive.

Trindent delivered on stated cost savings targets as promised - and did so with the best interests of the business at heart in a responsible manner. We have built our new productivity standards into our ongoing resource allocation and business planning disciplines, which gives me confidence that we'll be able to sustain these cost savings well into the future.

Based on the results of our first project, we have decided to re-engage Trindent and expand the program to neighboring countries and business units to uncover hidden potential. Please also consider me a strong proponent of Trindent, and a reference on your behalf.

Sincerely,

A handwritten signature in black ink, appearing to read "B. Hodges", with a stylized flourish at the end.

Bruce Hodges
Chief Operations Officer, Asia
Sun Life Financial Asia