



**Part A: Policy Owner(s) information and identification**

This Limited Trading Authorization (LTA) form can be used only for the account number(s) provided on the form. A separate LTA must be signed for use in conjunction with any accounts not included on this form.

Gender:  Male  Female

Account Number(s)

Owner's Name (last, middle, first)		Social Insurance Number	
Owner's Address	City	Province	Postal Code
Joint Owner's Name (last, middle, first)		Social Insurance Number	
Joint Owner's Address	City	Province	Postal Code

**Part B: Type of transactions and identification of insurance company**

Through the use of this Limited Trading Authorization ("Trading Authorization"), you are authorizing your representative named below (the "Representative"), to instruct Sun Life Assurance Company of Canada (the "Company") on your behalf to process: (a) new premium deposits, (b) resets, (c) transfers between Funds offered under the same guarantee class of the Contract with a maximum transfer fee of 2% (not applicable to any GWA or LWA class units), (d) changes to the target asset allocation for the Automatic Rebalancing Service option, and (e) redemptions, up to a maximum of \$50,000 gross per request, with the proceeds delivered to your: (i) address currently on file with the Company; or (ii) financial institution using account information provided to the company - name, branch, account # and void cheque - (the "Permitted Transactions") in respect of your SunWise individual variable annuity contracts. If the payment of proceeds should be directed to an alternate source, I (we) understand that my (our) signature is required. However, the Representative is prohibited from conducting discretionary trading on your behalf, that is, providing the Company with any such instructions on your behalf without in each case obtaining your prior specific authorization, and nothing in this form gives the Representative that authority. You are required to read the General Provisions of this Trading Authorization and sign the acknowledgement where indicated. Without such signed acknowledgement, this Trading Authorization may not be acted on.

**Part C: General Provisions**

**BEFORE GRANTING THIS TRADING AUTHORIZATION, YOU SHOULD CONSIDER THE FOLLOWING:**

- When you sign this Trading Authorization, you are authorizing the Representative you named on this form to transact the Permitted Transactions on your behalf, in accordance with your specific instructions.
- This Trading Authorization allows the Representative to instruct the Company with respect to the Permitted Transactions on your behalf. The Representative may only act on specific instructions given by you for each transaction and is required to retain your instructions for each transaction in his/her records. The Company can rely on this Trading Authorization and assume that the Representative named on this form is acting on your behalf and has the proper authority to do so.
- Please keep a record of all instructions you give the Representative. Please also check your confirmations to ensure that the transactions correspond to your instructions. Contact the Representative if you have any questions.
- The Representative will go over this entire form with you before you sign it and answer any questions you may have.
- You may revoke this Trading Authorization on written notice to the Company.
- This Trading Authorization will expire immediately on the Company having received any of:
  - notice of your death;
  - written notice to or receipt of evidence by the Company of your mental incapacity or bankruptcy;
- a change in the Representative of record on your policy(ies);
- the bankruptcy of the Representative; or
- the execution of a new Trading Authorization.
- Unless it is revoked by you in writing or it expires as per 6 above, this Trading Authorization will continue to be in full force and effect.
- This Trading Authorization may be revoked on receipt of any new power of attorney in respect of your SunWise individual variable annuity contract(s) executed by you after the signing of this Trading Authorization.
- This Trading Authorization supersedes and replaces any other Trading Authorization, limited power of attorney or power of attorney you have previously granted to the Representative with respect to your SunWise individual variable annuity contract(s) held with the Company. Unless otherwise specified, this Trading Authorization DOES NOT supersede or replace any other power of attorney you may have granted in respect of anything other than your SunWise individual variable annuity contract(s).
- The Company, in its sole discretion, may refuse to accept or process transactions under this Trading Authorization.
- Unless otherwise stated, capitalized terms used in these General Provisions have the meanings defined in this Trading Authorization.
- This Trading Authorization does not apply and cannot be used in relation to policies that contain an irrevocable beneficiary.

**Part D: Authorization**

- I (We) authorize \_\_\_\_\_ (name of representative) as my (our) representative to give instructions to the Company by any means acceptable to the Company, on my (our) behalf, and to sign any relevant documents associated with the Permitted Transactions on my (our) behalf in accordance with my (our) specific instructions for each transaction.
- I (We) acknowledge that on receipt by the Company of this Trading Authorization, the Company may rely on this Trading Authorization to carry out any Permitted Transactions requests on my (our) behalf. I (We) will pay any applicable fees or charges payable to the Company as a result of such transactions. I (We) further acknowledge that in providing instructions to the Representative and the Company pursuant to this Trading Authorization, I (we) have the same rights and obligations as I (we) would have had, had I (we) directly provided written instructions to the Representative or the Company. I (We) hereby agree to indemnify and hold harmless the Company from and against any claims, demands or actions that might be made by me (us) or my (our) heirs, executors and/or administrators as a result of the Company acting on instructions provided pursuant to this Trading Authorization.
- This Trading Authorization is valid until it expires or until I (we) revoke it in writing addressed to the Company in accordance with the General Provisions.
- This Trading Authorization is not intended to be a continuing power of attorney for property ("CPOA") within the meaning of and governed by the Substitute Decisions Act (Ontario), or any similar power of attorney under equivalent legislation in any of the provinces or territories of Canada. The execution of this Trading Authorization shall not terminate any such CPOA granted by me (us) previously and shall not be terminated by the execution by me (us) in the future of a CPOA.
- Unless otherwise specifically provided, this Trading Authorization is not intended to supersede or replace any other power of attorney granted by me (us) to anyone other than to the Representative in respect of my (our) SunWise individual variable annuity contract(s).
- Until revoked, this Trading Authorization is authorized for the use with respect to all accounts listed above owned by me (us) with the Company.

I (We) acknowledge that I (we) have read, understood and accept the above General Provisions concerning the use of this Trading Authorization.

**X** MANDATORY

Y Y Y Y / M M / D D

Signature of Policy Owner

Date

**X** MANDATORY

Y Y Y Y / M M / D D

Signature of Joint Policy Owner

Date

**Part E: Representative Acknowledgement**

I \_\_\_\_\_ acknowledge that I have reviewed this Trading Authorization and the General Provisions with the policy owner(s) and witnessed the policy owner(s)'s signature above. I further acknowledge that only transactions specifically authorized by the policy owner(s) under this Trading Authorization may be carried out on behalf of the policy owner(s).

I agree to act in compliance with the terms of this Trading Authorization. I undertake to fully indemnify and make the Company whole and hold it harmless in the event of non-compliance with this Trading Authorization on my part.

**X** MANDATORY

Y Y Y Y / M M / D D

Name of Representative

Dealer and Representative Number

Signature of Representative

Date

The Representative retains a copy of the Trading Authorization and forwards the original or fax to CI Investments Inc. on behalf of the Company. When complete, please send the Head Office copy to: CI Investments, 15 York Street, Second Floor, Toronto, Ontario, M5J 0A3