



SunWise® Essential Series and SunWise® Essential Series 2
Withdrawals Order Ticket



Use this form to process a withdrawal from your account, set-up an AWD or to change, add or remove your LWA Protection Service or to make the Age 55 LWA Election.

1 Contract Number
Contract Number _____ Distributor's Account Number _____

2 Owner Information
Owner's Name (last, first, middle) _____
Joint Owner's Name (last, first, middle) _____

3 Age 55 LWA Election
If you have any questions about this section please contact CI Client Services 1-800-563-5181

This section should only be completed if choosing the Age 55 LWA Election.
To make the Age 55 LWA Election please check here

By electing this option you acknowledge that you have read the applicable sections of the Information Folder and Individual Variable Annuity Contract including any Supplements and you understand the following:

- Once the first withdrawal has been made under the Age 55 LWA Election, your LWA Rate will be set to 4% or 3% as outlined in your Contract for One-Life Income Stream or 3.5% or 2.5% as outlined in your Contract for Two-Life Income Stream for all units purchased before January 1 of the year the Annuitant (or, if a Second Life is designated, the younger of the Annuitant and the Second Life) turns 65 years of age.
- For future GLWB Resets the LWA Base and Bonus Base will have the opportunity for an automatic reset if the market value of your Income Class units is equal to or greater than the LWA Base on that date. The LWA Rate of all units purchased before January 1 of the year the Annuitant (or, if a Second Life is designated, the younger of the Annuitant and the Second Life) turns 65 years of age will not change.
- Once the first LWA payment occurs under the Age 55 LWA Election the Age 55 LWA Election cannot be removed.

4 One-Time Withdrawals
Amount of withdrawal \$ _____ Net or Gross - Specify your fund breakdown below:

Complete this section if you are doing a one-time withdrawal from your Contract.

Fund Code	Amount \$ or %	Fund Code	Amount \$ or %	Fund Code	Amount \$ or %

5 Automatic Withdrawal Plan (AWD) & RRIF/LIF/LRIF/PRIF/RLIF Payment Details

*Income Class withdrawals in excess of the annual LWA or RRIF minimum for Income Class (LWA RRIF MAP) may have a negative impact on future LWA payments. Please see Section 6.

Early Withdrawals will have a negative impact on future LWA payments.

Payments above the LWA that will result in an Excess Withdrawal will not be processed if the LWA Protection Service is on.

RRIF minimum is the minimum annual payment (MAP) as defined by the *Income Tax Act* for RIF/LIF/LRIF/PRIF/RLIF Contracts.

You may redeem your RRIF minimum from any Class of Units you hold.

RRIF minimum for Income Class (LWA RRIF MAP) is the proportion of your RRIF MAP that has been allocated to your Income Class.

If you would like to receive the greater of your LWA or the RRIF minimum for Income Class (LWA RRIF MAP) select the **"Maximize my LWA payment"** option where applicable.

Signature Guarantee required for net amounts \$25,000 or over (Not applicable for Sun Life Advisors).

Step 1 - Payment Type:
Select one option (options vary by Plan Type), then complete the Payment Fund Breakdown and Payment Frequency, Start Date and Method sections on the next page.

(OPTION A) Non-Registered Plans and TFSAs

1. Lifetime Withdrawal Amount (LWA) - withdraw only from my Income Class

2. An annual amount of \$ _____ Gross Net of fees

Select one option below and specify percent allocation:

	Estate Class (%)	Investment Class (%)	Total
<input type="radio"/> LWA and remainder as follows: →			100%
<input type="radio"/> I am not taking LWA payments. Withdraw only from my Estate and/or my Investment Class as follows: →			100%

(OPTION B) Registered Income Plans RIF/LIF/LRIF/PRIF/RLIF

I elect the term of RRIF payments be based on:
 My age Age of my spouse (CI will default to the "My age" option if not completed)

Please provide spouse's date of birth: Y Y Y Y / M M / D D

Find the section below that indicates the Class of units you hold, and then select one of the applicable payment options.

1. Income Class Units only (I do not hold Estate or Investment Class units)

Select one option below:

- Maximize my LWA payment
- RRIF minimum for Income Class (LWA RRIF MAP) - for clients that only want their minimum even when the LWA is greater
- Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF)*
- An annual amount of \$ _____ Gross Net of fees*

2. Estate and/or Investment Class Units only (I do not hold Income Class units)

Select one option below and specify percent allocation:

	Estate Class (%)	Investment Class (%)	Total
<input type="radio"/> RRIF minimum as follows: →			100%
<input type="radio"/> Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF) as follows: →			100%
<input type="radio"/> An annual amount of \$ _____ <input type="radio"/> Gross <input type="radio"/> Net of fees as follows: →			100%

7 Banking Information

If completing this section the Owner(s) signature is mandatory in the Owner Authorization section of this form.

Please ensure to include a void cheque.

Bank Account Owner(s) Name(s)		Bank Name
Bank Number	Bank Transit Number	Bank Account Number
X		
Signature(s) - Signature(s) required if Depositor(s) is (are) other than the Owner(s) of the contract.		

8 Owner Authorization

**Limited Trading Authorization dated September 2010 or later on file (Not applicable for Sun Life Advisors)

Your signature below confirms that you understand:

- that one or more of the transactions you have requested on this form may have or cause a negative impact to your Contract guarantees

X MANDATORY	Y Y Y Y / M M / D D
Owner's Signature	Date
X MANDATORY	Y Y Y Y / M M / D D
Joint Owner's Signature	Date
X	
Irrevocable Beneficiary's Signature (if applicable)	
X	
Authorized Representative's Signature (as per Limited Trading Authorization if applicable) - up to \$50,000 gross.**	

9 Representative Authorization

To be completed by the representative.

Signature Guarantee required for withdrawals greater than \$25,000 net unless Limited Trading Authorization is present (Not applicable for Sun Life Advisors).

Your signature below confirms you:

- have received instructions from your client and direct us to act on the transaction requested and that you have disclosed the possible effects of the trade to the client.
- understand where a client disputes a transaction, all market risk or cost of a trade reversal will be the responsibility of the representative where client signature has not been obtained.

Representative's Name	Dealer and Representative Number
X MANDATORY	Y Y Y Y / M M / D D
Representative's Signature	Date
X	
Signature Guarantee (required for trades greater than \$25,000 net)	