



SunWise® Essential Series and SunWise® Essential Series 2
Fund Transfers and Reclassifications Order Ticket



Complete this form to transfer between Funds of the same Class or to reclassify Units

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 Fund Transfers (Switches)

If direction is being provided for a reclassification, please complete the reclassification section below.

For transfers from DSC to ISC please complete the SunWise Essential Series and SunWise Essential Series 2 DSC to ISC Change Request Form.

Switch out		Switch in	
Fund Code	<input type="radio"/> \$ <input type="radio"/> % <input type="radio"/> Units	Fund Code	<input type="radio"/> \$ <input type="radio"/> % <input type="radio"/> Units
Systematic Plan default for Transfers		PAC / AWD / IFE	
Full Transfer (fund level)		Discontinues on source fund Continues on target fund	
Partial Transfer (fund level)		Continues on source fund	
Please select one of the following three options to modify the systematic plan default above:			
<input type="radio"/> Continue existing systematic plan on the current fund(s)			
<input type="radio"/> Stop systematic plan			
<input type="radio"/> Change of systematic plan instructions provided on letter of direction attached			
Change Fee _____% (up to 2%) Change fees are not permitted on Income Class Units			

4 Systematic Transfer Plans

If you would like to have your fund transfer occur systematically please complete this section.

Frequency

- Weekly Bi-weekly (every two weeks) Quarterly Annually
 Monthly Bi-monthly (every two months) Semi-Annually

Start Date _____ Y Y Y Y / M M / D D

5 Reclassifications

*Reclassification option to Income Class may not be applicable. Please refer to the SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements for further details on the reclassification options available to you.

Note: Clients holding locked-in income plans such as a life income fund (LIF), locked-in retirement income fund (LRIF) or restricted life income fund (RLIF) contracts **may not be able to receive their full lifetime withdrawal amount** if it exceeds the maximum annual payment permitted under pension legislation. If clients meet the eligibility requirements, they can receive the full lifetime withdrawal amount, by electing the life annuity payment option.

Reclassifications are not permitted once the life annuity payment option has been elected.

Full reclassification Partial reclassification \$ _____ **A M O U N T**

Reclassifying from:

- Investment Class
- Estate Class
- Income Class



Reclassifying to:

- Investment Class
- Estate Class
- Income Class* (complete Section 6 if Income Class does not currently exist within your contract)

Note:

- **Reclassifications out of Investment Class** will be processed at market value affecting your Death Benefit Base and Contract Maturity base.
- **Reclassifications out of Estate Class** will carry over your Death Benefit Base and Contract Maturity base. If you reclassify to Investment Class the death benefit reduces to 75%.
- **Reclassifications out of Income Class** will be treated as LWA payments for the purpose of the GLWB. The Death Benefit Base and Contract Maturity base will carry over. If you reclassify to Investment Class the death benefit reduces to 75%.

Fund Instruction for Reclassifications

Reclassifying from			Reclassifying to				
Fund Code	<input type="radio"/> \$	<input type="radio"/> %	<input type="radio"/> Units	Fund Code	<input type="radio"/> \$	<input type="radio"/> %	<input type="radio"/> Units
Systematic Plan default for Reclassifications					PAC / AWD / IFE		
Full Reclassification (fund level)					Stops all systematic plans		
Partial Reclassification (fund level)					Continues on source fund		
<p>Please select one of the following three options to modify the systematic plan default above:</p> <ul style="list-style-type: none"> <input type="radio"/> Continue existing systematic plan on the current fund(s) <input type="radio"/> Stop systematic plan <input type="radio"/> Change of systematic plan instructions provided on letter of direction attached <p>Change Fee _____% (up to 2%) Change fees are not permitted on Income Class Units</p>							

6 Income Class Details

Complete this section when the units being reclassified are the first units purchased into Income Class.

*Spouse has the meaning as defined in the *Income Tax Act*. The spouse must sign in the Owner Authorization Section of this form.

LWA Income Stream: An LWA Income Stream must be elected at the time of the first deposit into the Income Class and may not be changed.

- One-Life Income Stream** (for Non-Registered Joint Annuitant Contracts please specify below the name of the Annuitant whose age will be used in determining income stream payments.)
- Two-Life Income Stream** (for Two-Life Income Stream the Second Life must be the Annuitant's spouse* and the Joint Annuitant on a Non-Registered Contract. For Registered Contracts, spousal details must be provided below)

Please complete the information below for Non-Registered Joint Annuitant Contracts electing the One-Life Income Stream or for Registered Contracts electing the Two-Life Income Stream.

Gender Male Female

MANDATORY

Name (last, first, middle) _____

YYYY/MM/DD

MANDATORY

Date of Birth _____

MANDATORY

Social Insurance Number (SIN) _____

MANDATORY

Country of Residency _____

7 LWA Protection Service

CI will add the LWA Protection Service to ensure that withdrawals in your Income Class do not exceed your LWA.

To remove this service please check here

8 Beneficiary Change Request

*Relationship of the beneficiary is to the Annuitant in all provinces excluding Quebec. In Quebec, the relationship is to the Owner.

For Contracts signed in Quebec the designation of a spouse (married or civil union) as beneficiary is irrevocable unless the Owner checks revocable here:
 revocable

For the Two-Life Income Stream option on Registered Plans, you must name your spouse as sole primary beneficiary. If someone other than the spouse is named beneficiary this will result in cancellation of the LWA payments upon the death of the Owner/Annuitant.

Primary Beneficiary Name(s)	Relationship *	Share (%)	Contingent Beneficiary Name(s) (for the adjacent share)	Relationship*
	Total	100%		

If the beneficiary(ies) predecease(s) the Annuitant, or if applicable, the last surviving Annuitant in the case of joint Annuitants, a contingent beneficiary for that beneficiary's share, if still alive at the death of the Annuitant, shall receive that beneficiary's share of the death benefit. If no contingent beneficiary for that share is named or is alive at that time, that share shall be payable to the Owner or if the Owner was the Annuitant, to the estate of the deceased Owner.

9 Owner Authorization (Mandatory)

*LWA Eligibility Date is January 1 of the calendar year in which the Annuitant (or, if the Two-Life Income Stream has been selected, the younger of the Annuitant and the Second Life) turns 65 years of age or if you have made the Age 55 LWA Election, 55 years of age.

**required when establishing your first deposit into Income Class Units on a Registered Plan. The Second Life must be the spouse of the annuitant

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

If you would like to make the Age 55 LWA Election, please complete Section 3 of the SunWise Essential Series and SunWise Essential Series 2 Withdrawal Order Ticket.

Your signature below confirms that you understand:

- all possible effects that the requested transaction will have to your contract
- that one or more of the transactions you have requested on this form may have a negative impact to your Maturity Benefit, Death Benefits and GLWB
- for the Income Class, units reclassified out will be considered an Early Withdrawal if made prior to the LWA Eligibility Date*and as an LWA payment reducing your entitlement for the year if made after the LWA Eligibility Date. Any amount above the LWA entitlement will be considered an Excess Withdrawal. The 5% Bonus is only available in a calendar year if no LWA payments are taken.
- for switches, transfers and reclassifications: I/We hereby authorize CI Investments to buy/sell and or transfer units out of my/our Contracts in accordance with the instructions set out above.

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 _____
 Second Life's Signature**

X _____
 Authorized Representative's Signature (as per Limited Trading Authorization if applicable)***

10 Representative Authorization (Mandatory)

To be completed by representative.

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