



SunWise® Essential Series and SunWise® Essential Series 2
Segregated Funds Registered Transfer Form



RSP to RIF & LIRA to LIF/LRIF/PRIF/RLIF • RIF to RSP & LIF/LRIF/PRIF/RLIF to LIRA
Not to be used for an initial transfer to SunWise Essential Series or SunWise Essential Series 2

1 Transfer Type
(Please choose only one)

Current Contract Number _____

Transfer RSP Contract to a RIF Contract Transfer RIF Contract to a RSP Contract Transfer LIF Contract to a RLIF Contract
 Transfer LIRA Contract to a LIF Contract Transfer Spousal RIF Contract to a Spousal RSP Contract Transfer RLIF Contract to a RLSP Contract
 Transfer LIRA Contract to a PRIF Contract Transfer LIF/LRIF Contract to a LIRA Contract Transfer RLSP Contract to a RLIF Contract
 Transfer LIRA Contract to a LRIF Contract Transfer Spousal RSP Contract to a Spousal RIF Contract

2 Owner Information

Mr. Mrs. Miss Ms. Dr.

MANDATORY

Owner's Name (last, first, middle) _____

YYYY/MM/DD **MANDATORY** Social Insurance Number _____

Date of Birth _____

3 Distributor and Representative Information

MANDATORY

Distributor's Name _____ Distributor Number _____

MANDATORY

Representative's Name _____ Representative Number _____

Representative's Signature **X** **MANDATORY** _____

4 Payment Plan Details
Complete for transfer from RSP to RIF or LIRA to LIF/LRIF/PRIF

*Income Class withdrawals in excess of the annual LWA or RRIF minimum annual payment for Income Class (LWA RRIF MAP) may 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.

If you have any questions about this section please contact CI Client Services 1-800-563-5181

Step 1 - Payment Plan Details

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)	Estate Class (%)	Investment Class (%)	Total
Select one option below and specify percent allocation:			
<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%

3. Income Class in combination with Estate and/or Investment Class (I hold units from multiple Classes including Income Class)

Select option a, b or c below:

a) <input type="radio"/> RRIF minimum	Estate Class (%)	Investment Class (%)	Total
Select one option below and specify percent allocation:			
<input type="radio"/> Maximize my LWA payment and withdraw 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%
b) <input type="radio"/> An annual amount of \$ _____ <input type="radio"/> Gross <input type="radio"/> Net of fees	Estate Class (%)	Investment Class (%)	Total
Select one option below and specify percent allocation:			
<input type="radio"/> Maximize my LWA payment and withdraw 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%
c) <input type="radio"/> Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF)	Estate Class (%)	Investment Class (%)	Total
Select one option below and specify percent allocation:			
<input type="radio"/> Maximize my LWA payment and withdraw 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%

4 Payment Plan Details (cont'd)

*If your Payment Start Date is prior to 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 and 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 and submit along with this transfer form.

If you have any questions about this section please contact CI Client Services 1-800-563-5181

Step 2 - Payment Fund Breakdown: For each Class you indicated above, provide your fund breakdown. Use percentages only and ensure each Class you elect has a payment that totals 100%.

Complete if you indicated in Step 1 that you are taking payments from Income Class (LWA).		Complete if taking payments from Estate and/or Investment Class. Be sure you have filled out the Class percent (%) allocation in Step 1 for the payment option chosen.			
Income Class (LWA) Fund Breakdown		Estate Class Fund Breakdown		Investment Class Fund Breakdown	
Fund Code	%	Fund Code	%	Fund Code	%
Total	100%	Total	100%	Total	100%

Step 3 - Payment Frequency, Start Date and Method:

The payment date must be between the 1st and 25th of any month for Registered Income Plans (RIF/LIF/LRIF/PRIF/RLIF).

Payment Frequency (please select only one) **Payment Start Date***

Monthly
 Quarterly
 Semi-Annually
 Annually

Y Y Y Y / M M / D D

Payment Method

- Deposit directly to bank account (please complete Section 5)
- Mail to Owner's address on file
- Mail to Owner's alternate address (indicate address below)

Address _____ City _____ Province _____ Postal Code _____

5 Banking Information

Please complete for Step 3 of Section 4 and attach a void cheque.

Bank Account Owner(s) Name(s) _____ Bank Name _____

Bank Number _____ Bank Transit Number _____ Bank Account Number _____

6 Withholding Tax

Withholding Tax Rate _____% (if the rate specified is less than the legislated minimum rate the minimum rate will apply)

If the rate elected is not supported by CI, CI will round down to the next available rate supported by CI. Federal and Provincial rates for Quebec are pre-determined by CI based on the rate inputted above.

7 LIF/LRIF/PRIF/RLIF Information

SPOUSE: Do you have a spouse or pension partner within the meaning of the applicable pension legislation? Yes No

Note: If you have a spouse or pension partner within the meaning of the applicable legislation, then the appropriate spousal consent/waiver form must be fully completed and accompany this conversion form.

For a copy of the spousal consent/waiver forms, please visit www.ci.com, and select "Fund Related Documents" from the "Services" tab. The spousal consent/waiver forms are also available on CI Advisor Online.

8 Investment Directions

(Only complete for partial transfers or to change the funds held in the new Contract.)

Note: Reclassifying Units between Classes is not permitted with this form. To reclassify Units to a different Class, please attach the SunWise Essential Series and SunWise Essential Series 2 Fund Transfers and Reclassifications Order Ticket.

Gross Amount \$ or %	From : Fund Code (Current Contract)	To : Fund Code (New Contract)

9 Request for Registration and Declaration of Owner/Annuitant

(Complete for all transfer types)

I confirm that all other terms and conditions of the Contract will remain the same, including the beneficiary designation. I request that Sun Life Assurance Company of Canada convert the Contract to, and register the Contract as a Registered Retirement Savings Plan (RSP), a Retirement Income Fund (RIF), Life Income Fund (LIF), Locked-in Retirement Fund (LRIF), Prescribed Retirement Income Fund (PRIF) or Restricted Life Income Fund (RLIF), as applicable, under the provisions of the Income Tax Act (Canada) and, if applicable, under any provincial pension legislation. I understand the Contract will be subject to the provisions of said legislation. I declare that I am the owner of the Contract. I understand that as a consequence of registering the Contract as a RIF or a LIF, the Contract provides that an income will become payable there under, commencing not later than the last day of the first calendar year following the calendar year in which the conversion to a RIF or LIF, as applicable, becomes effective.

MANDATORY

Signature of Owner

YYYY/MM/DD

MANDATORY

Date

Signature of Spouse (Required for Locked-In Plans)

Signature of Irrevocable Beneficiary (If applicable)

CI Investments, 15 York Street, Second Floor, Toronto, Ontario, M5J 0A3

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