



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 Reclassifications section on the next page.

For transfers from Deferred Sales Charge (DSC) to Initial Sales Charge (ISC) please complete the SunWise Essential Series and SunWise Essential Series 2 DSC to ISC Change Request Form.

Note: Fund transfers from Initial Sales Charge (ISC) to Deferred Sales Charge (DSC) are no longer permitted.

Switch out				Switch in			
FUND CODE	\$	%	Units	FUND CODE	\$	%	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:

Continue existing systematic plan on the current fund(s).

Stop systematic plan.

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: _____

23-01-004.E (03/23)

5. Reclassifications

Reclassification option to Income Class is no longer permitted. Reclassification from Income Class to Estate or Investment Class is still permitted.

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

Full reclassification Partial reclassification \$ _____

Reclassifying from:

Reclassifying to:

Investment Class

Investment Class

Estate Class

Estate Class

Income Class

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%.

Reclassifying from				Reclassifying to			
FUND CODE	\$	%	Units	FUND CODE	\$	%	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		

Please select one of the following three options to modify the systematic plan default above:

Continue existing systematic plan on the current fund(s)

Stop systematic plan

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

6. LWA Protection Service (for clients with existing Income Class units only)

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 click here

7. Beneficiary Change Request

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 ¹	Share (%)	Contingent Beneficiary Name(s) (for the adjacent share)	Relationship ¹
Total (100%)				

¹ Relationship of the beneficiary is to the Annuitant in all provinces excluding Quebec. In Quebec the relationship is to the Owner.

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.

8. Owner Authorization (Mandatory)

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 ² 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 Inc. to buy/sell and or transfer units out of my/our Contracts in accordance with the instructions set out above.
- and you have read and agreed to the terms of **CI Investments Inc.'s Privacy Policy** and **Sun Life's Privacy Statement** at the end of this form.

Owner's Signature Date (MM/DD/YYYY)

Joint Owner's Signature Date (MM/DD/YYYY)

Irrevocable Beneficiary's Signature (if applicable)

Second Life's Signature

Authorized Representative's Signature (as per Limited Trading Authorization if applicable) ³

² 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.

³ Limited Trading Authorization dated September 2010 or later on file (Not applicable for Sun Life Advisors)

9. 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's Number

X

Representative's Signature

Date (MM/DD/YYYY)

USE OF PERSONAL INFORMATION NOTICE**CI INVESTMENTS INC. PRIVACY POLICY**

We are committed to respecting and protecting the privacy and confidentiality of the information you have entrusted with us. This Privacy Notice outlines how we collect, use, disclose, store and safeguard your personal information.

WHAT INFORMATION DO WE COLLECT?

We collect information required to establish and service your accounts in compliance with federal and provincial laws as well as our self-regulatory organization requirements. We maintain audio recordings of in-coming and out-going telephone calls. You may access our full Privacy Policy Notice online at <https://ci.com/en/legal/privacy>. If you chose to interact with us online via our web portal or through e-mail we will monitor and record your usage information (please see our Online and Mobile Privacy Policy at <https://ci.com/en/legal/privacy#Online-and-Mobile-Privacy-Policy> for additional details).

HOW DO WE COLLECT INFORMATION?

We collect information directly from you or from your authorized representative(s), such as your financial advisor or their dealership. Depending on how you choose to do business with us this information may be collected on applications, forms, over the phone, in person, through the internet, through your mobile device or through other forms of communication.

HOW DO WE USE THE PERSONAL INFORMATION WE COLLECT?

Regardless of how you choose to do business with us, we may use your information to:

I. Provide and manage products and services you have requested, including;

- Open and operate your account,
- Verify your identity,
- Execute your transactions,
- Record and report account status back to you,
- Provide personalized service and support, and
- Respond to any request or questions you may have.

II. Understand our customers and to develop and tailor our products and services by performing data analytics to:

- Determine suitability of products and services for you,

- Determine your eligibility for certain of our products and services, or products or services of others,
- Communicate with you about products and services that may be of interest,
- Provide you with quality individualized client service and support, and
- Market and advertise to clients and prospective clients.

III. Legal and Regulatory Obligations

- Provide all required tax reporting,
- Comply with legal, regulatory, and contractual requirements, or as otherwise permitted by law,
- Fulfill obligations under federal anti-money laundering and suppression of terrorism legislation,
- Meet obligations as a member of various self-regulatory organizations,
- Protect our interests, including recovering any debts you may owe us, and
- Protect against fraud and other crime and to manage risk, including conducting investigations and proactive crime prevention measures.

DISCLOSURE OF YOUR PERSONAL INFORMATION

Employees or authorized representatives of CI Investments Inc. ("CI") who will be responsible for functions relevant to the purposes identified above, and other persons authorized by you or by law, will have access to the personal information contained in your file. We may share your personal information with CI Financial company affiliates, such as Assante Wealth Management (Canada) Ltd. ("AWM"), CI Private Counsel LP, ("CIPC"), BBS Securities Inc. ("BBS"), and WealthBar Financial Services Inc. ("WealthBar") and their subsidiaries to administer and service your account.

We may provide your information to third parties, including:

- Third party service providers for servicing purposes – We do not authorize them to use or disclose the personal information for their own marketing or other purposes. They may be located in Canada or other jurisdictions or countries and may disclose information in response to valid demands or requests from governments, regulators, courts and law enforcement authorities in those jurisdictions or countries in accordance with the applicable law in that jurisdiction or country.

USE OF PERSONAL INFORMATION NOTICE continued

- To governments, government agencies, regulators, including self-regulators, when required or permitted to do so by law, including in response to a search warrant, court order, or other demand or inquiry which we believe to be valid.
- To your financial advisor, their dealership, legal representatives and/or with other third parties at your direction.
- To financial institutions, securities dealers and mutual fund companies.
- To protect our interests, we may disclose information to any person or organization, including an investigative body, in order to prevent, detect or suppress, financial abuse, fraud, criminal activity, protect our assets and interests, or manage or settle any actual or potential loss or in the case of a breach of agreement or contravention of law.
- We may also disclose information to help us collect a debt owed to us.
- In the event of a transfer of a business, we may buy or sell a business (or evaluate those transactions) which would result in certain personal information forming business assets that would be purchased or sold as part of a transfer.
- We may transfer personal information as part of a corporate reorganization or other change in corporate control.
- In other situations where we have your consent, for instance, sharing your information with a joint account holder.

We do not sell or rent client lists or personal information to third parties.

PROTECTING INFORMATION

We maintain appropriate physical, electronic, technological, procedural, and organizational safeguards to protect against unauthorized access, disclosure, copying, use or modification, theft, misuse, or loss of your personal information in our custody or control. These safeguards are appropriate to the sensitivity of the information.

ACCESSING OR CORRECTING INFORMATION

We are committed to being transparent and providing you with choices about how your information is used. You may inform us of your preferences by registering for our client web portal [Investor Online] online at www.ci.com and accessing the Privacy Preferences page. If you are unable to register

online, you may also contact our client services via phone at 1-800-792-9355 or by email to service@ci.com.

To correct or access your information we encourage you to access our Client Services department, Online web portal or your periodic statements. However, you do have the right, subject to certain limitations, to formally request to review or verify your personal information, or to find out to whom we have disclosed it. To make a formal request for access, send a written request addressed to the Privacy Officer, 15 York Street, Toronto, ON, M5J 0A3. Please include your full name, address, telephone number, and account number(s) on all correspondence to us and provide enough detail to allow us to identify the information you want.

If you have any questions or concerns about our privacy practices, the privacy of your personal information, or you want to change your privacy preferences, please let us know by contacting your financial advisor or contacting our Client Services Department. We are committed to helping resolve your questions or concerns.

SUN LIFE PRIVACY STATEMENT

RESPECTING YOUR PRIVACY

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at www.sunlife.ca/privacy or call us for a copy.