

# Order ticket – Sun Life Guaranteed Investment Funds (GIFs)



Use this form to request a deposit, pre-authorized chequing plan (PAC), switch/transition (including DCA switch), DSC to FEL requests, withdrawals, RRIF/SWP payments, guarantee reset or income election.

Sun Life Assurance Company of Canada – 30 Adelaide Street East, Suite 1 Toronto, ON M5C 3G9 Fax: 1-855-247-6372

## Contract information

Contract number	Dealer/Distributor's contract number
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## Owner and joint owner information

Owner's last name	First name	Middle name
Joint owner's last name	First name	Middle name

## Deposits

**Note: For non-registered contracts only – if the cheque is from a third-party payor, an Identity verification, third party determination and politically exposed persons (PEP) for individual owners (4830-E) form must be attached to this form.**

Deposit amount  Complete the **Investment direction** section.

If you would like to transfer funds directly from your bank account, enter this in the **Pre-authorized chequing plan (PAC)** section as a one-time PAC.

If this is the first deposit to a Estate or Income Series in an existing **Sun GIF Solutions contract**, also complete a **Sun GIF Solutions – Request to add Estate and/or Income Series section**.

For A\$M Fundserv payment remit to **SLF**.

For Sun Life use:  
DLR4106E

Contract number

## Pre-authorized chequing plan (PAC)

Select one:

New setup     Stop     Update existing

• Specify the fund breakdown in the chart below and complete the **Banking information** section.

If this is the first PAC deposit to a Estate or Income Series in an existing Sun GIF Solutions contract, also complete the **Sun GIF Solutions – Request to add Estate and/or Income Series** section.

<b>PAC amount</b> (Please ensure you meet the minimum required amount) \$	<b>Effective date</b> (dd-mm-yyyy) <input style="width:150px;" type="text"/> <input type="checkbox"/> End of month	
<b>PAC frequency</b> (select one) <input type="checkbox"/> One-time  <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Twice per month <input style="width:30px;" type="text"/> dd & <input style="width:30px;" type="text"/> dd <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually <input type="checkbox"/> Quarterly		
<b>Fund code</b> (include entire fund code eg: SE100)	<b>Initial sales charge</b> (if applicable)	<b>Amount</b> <input type="checkbox"/> \$ <input type="checkbox"/> %
	%	
	%	
	%	
	%	
	%	
	%	
		Total

If the requested effective date falls on a weekend the start date will default to the next business day.

If this request is processed after the start date indicated, the payments will begin on the next scheduled payment date.

For employer's RRSP (PAC) contributions, the Identity verification, third party determination and politically exposed persons (PEP) for individual owners (4830-E) identifying the third party PAC payor must be attached to this form.

Contract number
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**Fund switches, automatic fund switches (including dollar cost average fund), and transitions**

Moving units between different sales charge options is not a fund switch. For DSC to FEL free/matured unit transactions, complete the DSC to FEL request sections.

One time switch

Automatic fund switches – Switch frequency (select only one)

Effective date (dd-mm-yyyy)

End of month (for monthly only)

Weekly    Bi-weekly    Monthly    Quarterly    Annually

Transition

If you are moving money between guarantee series in a Sun GIF Solutions contract, this is called a transition and will affect your guarantees. If this transition is the first deposit to Estate or Income Series, also complete the **Sun GIF Solutions – Request to add Estate and/or Income Series section**.

Switch out/transition from		Switch in/transition to	
Fund code (include entire fund code eg: SE100)	Amount <input type="checkbox"/> \$ <input type="checkbox"/> %	Fund code (include entire fund code eg: SE100)	Amount <input type="checkbox"/> \$ <input type="checkbox"/> %

Unless directed otherwise below, the following will happen to your scheduled plan after a fund switch or transition (PAC or SWP):

- Full switch/transition: The PAC or SWP will stop in the 'switch out' fund. It will continue on the 'switch in' fund.
- Partial switch/transition: The PAC or SWP will continue in the 'switch out' fund. It will not begin on the 'switch in' fund.

Select one of the following three options to change the default above:

Continue existing scheduled plan on the current fund(s)

Stop scheduled plan

Change to scheduled plan instructions provided in the letter of direction attached

## Deferred sales charge to front end load request

Note: These requests are not covered under the Transaction Authorization and require a client signature. DSC to FEL requests are processed as a redemption (transfer out for registered plans) and a purchase (transfer in for registered plans) not a "switch" and will impact your guarantees. If you have a Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF contract, this transaction could be considered an early or excess withdrawal. Please refer to the Owner's acknowledgement/authorization section for more details.

Select all that apply.

- Move all free units to the same FEL fund\*
  Move all mature units to the same FEL fund\*
- Move all free units to different fund(s) as indicated below\*
  Move all mature units to different fund(s) as indicated below\*
- Alternative DSC to FEL changes as indicated below

Sell		Buy	
Fund code (include entire fund code eg: SE100)	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> units	Fund code (include entire fund code eg: SE100)	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> units

Unless directed otherwise below, the following will happen to your scheduled plan following this request (PAC or SWP)

- Full (movement of all units in the fund): The PAC or SWP will stop in the source fund. It will continue in the receiving fund.
- Partial: The PAC or SWP will continue in the source fund. It will not begin in the receiving fund.

Select one of the following three options to change the default above:

- Continue existing scheduled plan on the current fund(s)
- Stop scheduled plan
- Change to scheduled plan instructions provided in the letter of direction attached

\* Moving free/mature units to the same FEL fund is processed on one business day. Moving free/mature units to a different fund is processed over two business days.

## Non-registered to TFSA/RRSP

Complete this section to request a one-time sell from a non-registered contract and a subsequent buy into a TFSA or RRSP. Contract owner and annuitant must be the same on both contracts.

From: Contract# _____		To: Contract # _____	
Fund code (include entire fund code eg: SE100)	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> units	Fund code (include entire fund code eg: SE100)	<input type="checkbox"/> \$ <input type="checkbox"/> % <input type="checkbox"/> units

- These requests are not covered under the Transaction Authorization and require client signature
- Processed as a redemption and a purchase not a "switch" and impact your guarantees
- If you have a Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF contract, this transaction could be considered an early or excess withdrawal
- This is a taxable disposition for the non-registered contract and may result in a capital gain or loss
- Early redemption fees may be incurred

## Withdrawals

Complete this section if you are requesting a one-time withdrawal from your contract. Also complete the **Banking Information** section. For Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF, complete the **Income protection service** section.

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Total amount of withdrawal \$</td> <td style="width: 20%; text-align: center;"> <input type="checkbox"/> Net   <input type="checkbox"/> Gross         </td> </tr> </table> <p><b>Transaction Authorization on the contract</b> – Signature guarantee is required if the withdrawal is \$50,000 or greater.</p> <p><b>No Transaction Authorization on the contract</b> – Signature guarantee is required if the withdrawal is \$25,000 or greater.</p>	Total amount of withdrawal \$	<input type="checkbox"/> Net <input type="checkbox"/> Gross	<p><b>Total withholding tax rate</b> (Registered plans only)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Federal %</td> <td style="width: 50%;">Provincial – Quebec only %</td> </tr> </table> <p>(if blank or less than the required rate, we will withhold the required rate)</p>	Federal %	Provincial – Quebec only %
Total amount of withdrawal \$	<input type="checkbox"/> Net <input type="checkbox"/> Gross				
Federal %	Provincial – Quebec only %				

Fund code (include entire fund code eg: SE100)	Withdrawal amount <input type="checkbox"/> \$ <input type="checkbox"/> %	Withholding tax <input type="checkbox"/> \$ <input type="checkbox"/> %	Order number
Total		Total	

Send proceeds:

- EFT to bank account on file  
  EFT to owner's bank account in the **Banking information** section  
 To a life insurance policy (issued by Sun Life Assurance Company of Canada)

Policy number	Policyholder's last name	First name	<input type="checkbox"/> All \$ <input type="checkbox"/> \$
Policy number	Policyholder's last name	First name	<input type="checkbox"/> All \$ <input type="checkbox"/> \$

- Cheque payable to owner

## Income election

Please complete this section if you would like to elect income in your Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF. Your election date will be the day that we receive this form in good order before 4:00pm EST. If the form is received after 4:00pm EST the election date will be the next business day.

Once you have elected income you cannot change or revoke the election.

- Elect income

Also complete the RRIF/LIF/LRIF/RLIF/PRIF and SWP payment details section and attach a void cheque.

## RRIF/LIF/LRIF/RLIF/PRIF and SWP payment details

Select one:

- New setup  
  Stop  
  Update existing

Complete the **Investment direction** and **Banking information** sections of this form.

For Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF, also complete the **Income protection service** section.

Contract number
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**RRIF/LIF/LRIF/RLIF/PRIF and SWP payment details (continued)**

- Minimum annual payment \*\* (There is no minimum annual payment in the calendar year that the RIF/LIF/LRIF/RLIF/PRIF contract is setup)
- Lifetime guaranteed income\*
- Dollar amount per payment\*\*\*  \$
  - Gross  Net (if neither is selected, we will process the payment as gross)
- LIF/LRIF/RLIF maximum annual payment

**RRIF/LIF/LRIF/RLIF/PRIF contracts**

**Withholding tax rate**

Federal	Provincial – Quebec only
%	%

(if blank or less than the required rate, we will withhold the required rate)

**Note:** we will withhold the required rate on the whole amount.

**Base the minimum annual payment on my spouse's date of birth:**

 Spouse's date of birth (dd-mm-yyyy)

**Note:** if not completed, we will use the owner's date of birth.

\* For Sun GIF Solutions Income Series and Sun Lifetime Advantage GIF only – selecting this option will ensure you receive the greater of lifetime guaranteed income amount or the annual RRIF minimum. Pension law limits the annual payment we are allowed to make for LIF, LRIF, and RLIF contracts. At some point the maximum permitted payment may be less than the lifetime guaranteed income payment, in which case we will be required to reduce the annual payment to the maximum permitted payments. You may be able to receive life annuity payments, subject to certain qualifications and restrictions. Speak to your insurance advisor for more information.

\*\* For Sun Protect GIF contracts, withdrawals up to the annual RRIF minimum will reduce the maturity and death benefit guarantees dollar for dollar. Withdrawals that exceed the annual RRIF minimum will reduce the guarantees proportionately.

\*\*\* For RRIF/LIF/LRIF/RLIF/PRIF contracts: If the dollar amount requested is greater than the minimum annual payment, each payment will proportionately consist of the minimum and an additional excess amount where only the excess is taxed at the required rate. Provide any alternative instructions to this default in the **Special instructions** section.

**Systematic withdrawal plan (SWP) – Non-registered/TFSA contracts**

- Lifetime guaranteed income\*\*\*
- Dollar amount per payment  \$
  - Gross  Net
  - (if neither is selected, we will process the payment as gross)

**Payment details**

<p><b>Payment frequency</b> (select one)</p> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-annually <input type="checkbox"/> Annually	<p><b>Effective date</b></p> <input style="width: 150px; height: 25px;" type="text"/> (dd-mm-yyyy) <input type="checkbox"/> End of month
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**Payment method**

- Deposit payment(s) directly to bank account indicated in the Banking information section.
- To a life insurance policy (issued by Sun Life Assurance Company of Canada)

Policy number	Policyholder's last name	First name	<input type="checkbox"/> All \$ <input type="checkbox"/> \$
Policy number	Policyholder's last name	First name	<input type="checkbox"/> All \$ <input type="checkbox"/> \$

\*\*\* For Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF, if you request scheduled withdrawals and have not previously elected income we will deem your request an automatic election of the lifetime guaranteed income. Please refer to the applicable information folder for more details.

If a fund is depleted, the balance of the payment will automatically be taken from the next available fund based on our administrative rules.

If payment information isn't provided, we will default to the minimum annual payment, paid annually in December by cheque to the client's address. Updated payment details can be submitted using this form.

If the request is received after the start date indicated, the payments will begin on the next scheduled payment date.

For DSC/LL/CB units, if the payment exceeds the 10% free amount for the year, it may result in DSC/LL fees or a clawback of commission from your advisor.

 Contract number

## Banking information

Attach a void cheque or Pre-authorized deposit form from the bank.

- Update to active pre-authorized chequing plan (PAC)
- Update to active systematic withdrawal plan (SWP)
- Remove old banking information

## Income protection service

Note: For withdrawals from Sun GIF Solutions Income Series or Sun Lifetime Advantage GIF.

The Income protection service (IPS) is automatically applied to protect your annual lifetime guaranteed income amount. If you have not yet elected income or the redemption you have requested exceeds the lifetime guaranteed income amount please complete this section to avoid processing delays.

- Turn off the IPS for this withdrawal only
- Turn off the IPS until notified

## Maturity guarantee reset

Only available for Sun Protect GIF contracts.

- Reset the maturity guarantee for this contract (maximum of four resets per calendar year).
  - Resets will automatically extend the maturity benefit date to a new 15 year term.
  - The death benefit guarantee is not impacted by a maturity guarantee reset.
  - A reset cannot be changed or revoked.

## Investment direction

The fund code will determine the sales charge option.

When participating in the Private Client program Class O – complete the **Sun Life Global Investments Series O/O Class service fee agreement form**.

For deposits into the dollar cost average (DCA) fund, complete the **Fund switches, automatic fund switches (including dollar cost average fund), and transitions** section.

For deposits using PAC, complete the Pre-authorized chequing plan (PAC) section above.

If no investment instructions are provided and a cheque is received, funds will be invested in Sun GIF Solutions Sun Life Money Market Investment Series A (SLF SI153).

Fund code (include entire fund code eg: SE100)	Initial sales charge (if applicable)	Purchase or withdrawal amount <input type="checkbox"/> \$ <input type="checkbox"/> %	SWP/RRIF, LIF, LRIF, RLIF, PRIF payment <input type="checkbox"/> \$ <input type="checkbox"/> %
	%		
	%		
	%		
	%		
	%		
	%		
	%		
	%		
		Total	Total

## Special instructions


## Sun GIF Solutions – Request to add Estate and/or Income Series

This section may only be used if the registration type for the new Estate Series and/or Income Series is the same as the existing contract. The existing annuitant, successor annuitant or successor owner/planholder (where applicable), beneficiary and trade authorization (if dealer/distributor agreement permits) will apply to the new series.

### Guaranteed series

Estate Series and/or  Income Series

### Lifetime guaranteed income option

- For Income Series only and cannot be changed.
  - Select the joint life income option for income to continue after the death of the annuitant. It is recommended that you name the annuitant/planholder's spouse as successor annuitant/planholder for non-registered, RRIF and TFSA contracts.
- Single life income option** (must be the annuitant).
- Joint life income option** (must be the annuitant's spouse or common-law partner as defined by the Income Tax Act (Canada)). Provide details below.

Last name	First name	Middle name
Date of birth (dd-mm-yyyy)		

### Acknowledgment/authorization

**Mandatory** – All owners/planholders and joint life (if applicable) must read and sign this section.

I (We) agree to have my (our) advisor send the current supplement for the guarantee series selected to me (us) electronically.

I (We):

- authorize the purchase of Estate Series and/or Income Series units as requested,
- agree that this will be considered a purchase under the existing Sun GIF Solutions contract indicated in the **Contract information** section,
- acknowledge that any beneficiary designation, successor owner designation, transfer of ownership or collateral assignment and transaction authorization (if dealer/distributor agreement permits) of the contract will apply to these new units, and
- **acknowledge receipt (either electronically or paper) of the current supplement for the guarantee series selected.**

Contract number
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## Pre-authorized chequing plans (PAC) terms and conditions

### Pre-authorized chequing plans (PAC) terms and conditions

#### All PAC payor(s) agree:

- Sun Life may make deductions, at any time, for regular recurring premiums and/or one-time premiums from the bank account indicated on this form,
- all pre-authorized debits will be processed as personal under the Payments Canada rules (this means having 90 calendar days from the date any payment is processed to claim reimbursement for any unauthorized payment),
- the withdrawal amount is considered variable under the Payments Canada rules,
- any notices to be sent to them under this agreement may be sent to the contract owner's most recent address that Sun Life has on record at the time the notice is sent,
- Sun Life may charge a fee and may cancel the PAC for any withdrawal that is not honoured,
- that all persons whose signatures are required to authorize transactions in the bank account provided have read and agreed to these terms and signed this application,
- Sun Life may not assign this authorization to another company or person in order to permit them to debit the PAC payor's account for these payments without providing at least 10 days prior written notice,
- **to waive the requirement that the company will notify them of, (i) this authorization before the first payment is processed, or, (ii) any subsequent payments, or, (iii) any changes to the amount or date of the payment initiated by them or Sun Life,**
- the payor may cancel this authorization at any time, subject to providing Sun Life notice of at least 48 hours prior to the next PAC run date. To obtain a sample cancellation form, or for more information on your right to cancel a PAC agreement, you may contact your financial institution, Sun Life or visit [www.payments.ca](http://www.payments.ca), and
- payors have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAC agreement. To obtain more information on your recourse rights, you may contact your financial institution, Sun Life or visit [www.payments.ca](http://www.payments.ca).

## Owner's acknowledgement/authorization

#### Your signature below confirms that:

- you understand the effects of this transaction, including any impacts to the guarantees,
- for switches, transfers and transitions, I/we authorize Sun Life to purchase/redeem and/or transfer units out of my/our contract according to the instructions set out above,
- for PAC plans, by signing below you confirm that you have read and agreed to the PAC terms and conditions above, and
- for DSC/LL to FEL or Non-registered to TFSA/RRSP requests you understand that this transaction will be processed as a redemption (transfer out for registered plans) and a purchase (transfer in for registered plans). The "sell" is treated as a withdrawal from your contract and will reduce the guarantees. The "buy" is treated as a new deposit and will increase the guarantees. This is also a taxable disposition for non-registered contracts and may result in a capital gain or loss. For Sun GIF Solutions Income Series and Sun Lifetime Advantage GIF, the "sell" could be considered an early or excess withdrawal if it is made before the lifetime guaranteed income election date, or after election and causes you to exceed your lifetime guaranteed income. If the income protection service is active, it will be temporarily turned off to process this transaction. For Sun Protect GIF, the "buy" will have a 75% maturity guarantee if the transaction occurs with less than 15 years until the maturity benefit date.

Owner's signature X	Date (dd-mm-yyyy)
Joint owner's signature X	Date (dd-mm-yyyy)
Joint life's signature (must be the spouse of the annuitant)* X	Date (dd-mm-yyyy)
Irrevocable beneficiary's signature (if applicable) X	Date (dd-mm-yyyy)

\*Required when making first premium payment to Income Series.

#### PAC authorization

By signing you confirm the banking information provided in the **Banking information** section and that you have read and agree to the PAC terms and conditions set out in this form.

For a joint bank account, all account holders must sign if more than one signature is required.

PAC payor's signature X	Date (dd-mm-yyyy)
Joint PAC payor's signature (if applicable) X	Date (dd-mm-yyyy)

## Advisor's authorization

Your signature below confirms you:

- have received instructions from the owner and direct us to act on the transaction requested, and
- have disclosed all possible effects of this transaction with the owner, including any impacts to the guarantees.

Advisor's last name		First name	
Dealer/distributor's number	Advisor's number	Telephone number	
Advisor's signature X			Date (dd-mm-yyyy)

**ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACT OWNER AND MAY INCREASE OR DECREASE IN VALUE.**

**Contact information:**

Toll Free English: 1-844-753-4437  
Toll Free French: 1-844-374-1375  
Fax: 1-855-247-6372  
[sunlifeglobalinvestments.com](http://sunlifeglobalinvestments.com)

**Return to:**

Sun Life Assurance Company of Canada  
30 Adelaide Street East, Suite 1  
Toronto, ON M5C 3G9 Canada

Contract number
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