

# Sun Life Assurance Company of Canada

Tax-Free Savings Account Rapid Application Form - May 2009

Only to be used by Nominee/Intermediaries establishing self-directed accounts via FundSERV



**SunWise® Elite**  
Segregated Funds

Including SunWise® Elite Plus

SunWise Elite is an individual variable annuity contract issued by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.



*managed by CI Investments Inc.*



*issued by Sun Life Assurance Company of Canada*

## What you understand and agree to when you sign this application.

Your signature in the Owner Acknowledgement/Authorization section of this application confirms you understand that:

### Investment Direction

- **the fund code selected will determine the guarantee class and sales charge option of the units invested**
- a minimum of \$50 per fund is required for PACs.
- a GMWB Tax-Free Savings Account (TFSA) will be established if the value of this contract in combination with other GMWB contracts of which you are the owner meets the \$25,000 GMWB minimum.
- deposits and transfers into a TFSA must be from an account that belongs to the Owner.

### Optional Riders

- **by selecting any of the riders you acknowledge having read the applicable sections of the Information Folder and Contract and agree to the applicable fees**

### SunWise Elite Plus: Guaranteed Minimum Withdrawal Benefit (GMWB)

- The GMWB rider may be elected only prior to the annuitant's 80th birthday, or prior to the age limits defined in the contract. Investment selection and minimum premium deposit restrictions apply, please see your contract.

### Payment Options

- **GWB Lifetime Option** – May be selected prior to Annuitant's 65th birthday but the LWA is only calculated on December 31 of the year in which the Annuitant turns 65. Guaranteed income under the GWB Lifetime Option ends upon the death of the LWA Annuitant. If a redemption is placed on or before December 31 of the year in which the Annuitant/LWA Annuitant turns 65, the payment option will be changed to the GWB Withdrawal Period Option.
- **GWB Withdrawal Period Option** – Guaranteed income under the rider ends: when the Remaining GWB is reduced to nil; when the contract is terminated; on the contract maturity date or upon the death of the last surviving annuitant.
- We will default to the GWB Withdrawal Period Option if a GMWB fund code is used and/or the GMWB rider is selected but a specific GWB Payment option is not indicated.

### 4% Annual Automatic Death Benefit Reset (Class B Units only)

- if this rider is elected, you will be replacing client selected resets on maturity and death benefit guarantees with the 4% annual automatic death benefit reset. This rider may only be elected at the time of this application.

### Earnings Enhancement Benefit

- the Optional Earnings Enhancement Benefit (EEB) is offered as an enhancement to the Death Benefit described in the Contract. The EEB is available only for deposits made prior to the Annuitant's 75th birthday. If the EEB is elected, it will be applicable to all Class options under the Contract. This rider may only be elected at the time of this application.

### Withdrawal

- Withdrawals in excess of the annual GWA/LWA may have a negative impact on future guarantee payments under the Guaranteed Minimum Withdrawal Benefit Rider.
- by providing payment plan instructions for the GMWB Rider you authorize CI to deposit the income payments directly to your bank account as indicated on the Application.

## CI Investments Privacy Statements for Canada

Upon receipt of this application, CI will establish a file in which will be placed personal information about you concerning this application, endorsement, rider or other documents issued in connection with this application, and other documents or information relating to the investigation, servicing and administration of this application. We collect personal information about you from this application and any supplementary forms, and from your representative and other organizations and persons you identify in support of your application.

We use your personal information for the purposes of, servicing and administering this application, and for such other purposes as are specified in this application. Your information may be shared with your representative of record for the purposes identified above. Your Social Insurance Number will be used for income reporting purposes in the context of the administration of your account. Your banking information will be disclosed to the financial institution(s) processing your pre-authorized deposit plan.

Employees or authorized representatives of CI or its affiliates, 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. Note that your financial advisor or broker is not an employee of CI. Subject to exceptions set out in applicable legislation, you may access your file and request corrections to your personal information by sending a written request to CI Investments Inc, Attn: Privacy Officer, 151 Yonge Street, Eighth Floor, Toronto, Ontario M5C 2W7. **By completing and signing this application, you consent to the collection, use and disclosure of your personal information as described herein. CI's Privacy Policy is available on the CI Website, [www.ci.com](http://www.ci.com)**

## Sun Life Financial Privacy Statements for Canada

At Sun Life Financial, protecting your privacy is a priority. We maintain a confidential file in our offices containing personal information about you and your contract(s) with us. Our files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives, distribution partners (such as advisors and their companies) and third party service providers who are responsible for the administration, processing and servicing of your contract(s) with us, our reinsurers or any other person whom you authorize. In some instances these persons may be located outside Canada, and your personal information may be subject to the laws of those foreign jurisdictions. You are entitled to consult the information contained in our file and, if applicable, to have it corrected by sending a written request to us.

**To find out about our Privacy Policy, visit our website at [www.sunlife.ca](http://www.sunlife.ca) or call 1 877 SUN-LIFE (1 877 786-5433) and request that a copy of our Privacy Brochure be sent to you.**

## 1 Nominee information

Nominee/Intermediary name \_\_\_\_\_ Name of representative for trustee \_\_\_\_\_  
Wire order number \_\_\_\_\_ Client Dealer Account Number \_\_\_\_\_

## 2 Distributor and Representative Information

Distributor's Name \_\_\_\_\_ Representative's Name \_\_\_\_\_  
**M A N D A T O R Y**  
Distributor Number \_\_\_\_\_ Representative Number \_\_\_\_\_ Telephone Number \_\_\_\_\_ E-mail Address \_\_\_\_\_  
Training Supervisor's signature (Quebec Only) **X** \_\_\_\_\_

## 3 Owner Information

The owner is required to be the annuitant

☐ Mr. ☐ Mrs. ☐ Miss ☐ Ms. ☐ Dr. **Gender** ☐ Male ☐ Female **Language Preference** ☐ English ☐ French  
Owner's Name (last, first, middle) \_\_\_\_\_  
Owner's Address \_\_\_\_\_ City or Town \_\_\_\_\_ Province \_\_\_\_\_  
Postal Code \_\_\_\_\_ Residence Telephone Number \_\_\_\_\_ Owner's E-mail Address \_\_\_\_\_  
**YYYY/MM/DD MANDATORY MANDATORY MANDATORY**  
Date of Birth \_\_\_\_\_ Social Insurance Number (SIN) \_\_\_\_\_ Country of Residency \_\_\_\_\_

## 4 Optional Riders

By selecting any of these riders you acknowledge having read the applicable sections of the Information Folder and Individual Variable Annuity Contract and agree to the applicable fees.

\* We will default to the GWB Withdrawal Period Option if a GMWB fund code is used and/or the GMWB rider is selected but a specific GWB Payment option is not indicated.

### SunWise Elite Plus Guaranteed Minimum Withdrawal Benefit (GMWB)

**Payment Options - please select one\*** ☐ GWB Lifetime Option (LWA) ☐ GWB Withdrawal Period Option (GWA)

☐ **4 % Annual Automatic Death Benefit Reset Rider (Class B units only)**

☐ **Earnings Enhancement Benefit (EEB) Rider**

Please see the front of this application for the minimum investment amounts and the age restrictions for electing the riders.

## 5 GMWB Payment Plan Instructions

Please select only one option

\*Withdrawals in excess of the annual GWA/LWA may have a negative impact on future guaranteed payments under the Guaranteed Minimum Withdrawal Benefit Rider.

**All payments will be made to the Nominee/Intermediary**

☐ An annual amount of \$ \_\_\_\_\_ ☐ Gross or ☐ Net of fees\*  
☐ The annual GWA/LWA (for SunWise Elite Plus contract holders only)

### Payment Frequency (please select only one)

☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually

### Payment Start Date

Y Y Y Y / M M / D D

Fund Code	Surrender Amount \$ or %

## 6 Owner Acknowledgement/Authorization

The owner must read and sign this Section

Your signature on this form confirms that you have received the Information Folder/Contract with the financial highlights of the funds and Policy prior to signing this application, and that:

- you agree that the information you provided is complete and accurate;
- you understand that CI Investments Inc. and/or Sun Life Assurance Company of Canada shall not be liable for following the instructions provided by the representative/distributor;
- you understand that the effective date of the policy will be the date shown on the confirmation notice as the effective date of the first premium deposit;
- you have asked to receive this and all related documents in English. Vous avez demandé que la présente proposition et les documents s'y rapportant soient rédigés en anglais;
- you authorize CI to deliver confirmations, statements and other documents to the distributor and to accept instructions from the distributor to execute financial and non-financial transactions including, but not limited to purchases, transfers and resets in accordance to your instructions and the policy provisions.
- I hereby acknowledge having read the provisions contained in the "Sun Life Privacy Statements for Canada" and "CI Investments Privacy Statements for Canada", contained in this Application, and I hereby agree to them.

Owner's Signature ☒ MANDATORY \_\_\_\_\_ Date Y Y Y Y / M M / D D

Signature of Witness ☒ MANDATORY \_\_\_\_\_ Signed At (City and Province) MANDATORY

## 7 Representative's Acknowledgement

The advisors must read and sign this Section

I, the advisor, confirm that I have reviewed the details provided in this form with the Owner and to the best of my knowledge, unless otherwise noted, these details are full, complete and true. I confirm that I have disclosed to the Owner (a) the company I represent, (b) that I will receive compensation in the form of commissions or salary for the sale of this product, (c) that I may also receive additional compensation in the form of bonuses or non-monetary benefits such as travel incentives or attendance at conferences, and (d) any conflict of interest I may have with respect to the sale of this product.

Representative's Signature ☒ MANDATORY \_\_\_\_\_ Date Y Y Y Y / M M / D D

**SUBJECT TO ANY APPLICABLE DEATH AND MATURITY GUARANTEES, ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACT HOLDER AND MAY INCREASE OR DECREASE IN VALUE.**

Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies, is the sole issuer of the individual variable annuity contract providing for investment in SunWise Elite segregated funds. A description of the key features of the applicable individual variable annuity contract is contained in the Information Folder. **SUBJECT TO ANY APPLICABLE DEATH AND MATURITY GUARANTEES, ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACT HOLDER AND MAY INCREASE OR DECREASE IN VALUE ACCORDING TO FLUCTUATIONS IN THE MARKET VALUE.** ®CI Investments and the CI Investments design are registered trademarks of CI Investments Inc. ®SunWise is a registered trademark of Sun Life Assurance Company of Canada. \*Trimark and all associated trademarks are trademarks of Invesco Trimark Ltd. ®Fidelity Investments and the Fidelity design are registered trademarks of FMR Corp. ®RBC Asset Management is a registered trademark of Royal Bank of Canada. ™TD Asset Management is a trademark of The Toronto-Dominion Bank, used under licence. Franklin Templeton Investments, Franklin Templeton Investments Quotential Program and/or Franklin Templeton Investments and design are registered trademarks of Franklin Templeton Investments Corp.



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227 King Street South  
P.O. Box 1601 STN Waterloo  
Waterloo, Ontario N2J 4C5



CI Place, 151 Yonge Street, Eighth Floor, Toronto, Ontario M5C 2W7 | [www.ci.com](http://www.ci.com)

**Head Office / Toronto**  
416-364-1145  
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1-800-776-9027

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1-800-268-1602

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# SunWise® Elite

## Including SunWise® Elite Plus

### Fund Codes



managed by CI Investments Inc.



issued by Sun Life Assurance Company of Canada

#### Class B (Combined Guarantee) 75% maturity/100% death

#### Class C (Basic Guarantee) 75% maturity/75% death

Fund Name	SunWise Elite		SunWise Elite Plus (GMWB)		SunWise Elite		SunWise Elite Plus (GMWB)	
	ISC	DSC	ISC	DSC	ISC	DSC	ISC	DSC
<b>Global Equity Funds</b>								
SWE CI Global Fund	7250	7050	7250P	7050P	7350	7830	7350P	7830P
SWE CI Global Value Fund	7251	7051	7251P	7051P	7351	7831	7351P	7831P
SWE CI International Value Fund	7252	7052	7252P	7052P	7352	7832	7352P	7832P
SWE CI Synergy Global Corporate Fund	7253	7053	7253P	7053P	7353	7833	7353P	7833P
SWE Fidelity NorthStar® Fund	7254	7054	7254P	7054P	7354	7834	7354P	7834P
SWE Trimark Select Growth Fund	7255	7055	7255P	7055P	7355	7835	7355P	7835P
SWE Dynamic Global Value Fund	7291	7091	7291P	7091P	7391	7871	7391P	7871P
SWE CI Harbour Foreign Equity Corporate Fund	7293	7093	7293P	7093P	7393	7873	7393P	7873P
SWE CI Global High Dividend Advantage Fund	7295	7095	7295P	7095P	7395	7875	7395P	7875P
SWE RBC O'Shaughnessy International Equity Fund	7297	7097	7297P	7097P	7397	7877	7397P	7877P
SWE CI Cambridge Global Equity Corporate Fund	7609	7659	7609P	7659P	7509	7559	7509P	7559P
<b>Global Balanced &amp; Asset Allocation Funds</b>								
SWE CI International Balanced Fund	7257	7057	7257P	7057P	7357	7837	7357P	7837P
SWE Fidelity Global Asset Allocation Fund	7258	7058	7258P	7058P	7358	7838	7358P	7838P
SWE Trimark Global Balanced Fund	7259	7059	7259P	7059P	7359	7839	7359P	7839P
SWE CI Harbour Foreign Growth & Income Corporate Fund	7294	7094	7294P	7094P	7394	7874	7394P	7874P
SWE CI Signature Global Income & Growth Fund	7601	7651	7601P	7651P	7501	7551	7501P	7551P
SWE Northwest Growth & Income Fund	7602	7652	7602P	7652P	7502	7552	7502P	7552P
SWE Manulife Global Monthly Income Fund	7603	7653	7603P	7653P	7503	7553	7503P	7553P
<b>U.S. Equity Funds</b>								
SWE CI American Value Fund	7261	7061	7261P	7061P	7361	7841	7361P	7841P
SWE CI Synergy American Fund	7262	7062	7262P	7062P	7362	7842	7362P	7842P
SWE Fidelity Growth America Fund	7264	7064	7264P	7064P	7364	7844	7364P	7844P
<b>Canadian Equity Funds</b>								
SWE Trimark Canadian First Class Fund	7265	7065	7265P	7065P	7365	7845	7365P	7845P
SWE CI Canadian Investment Fund	7266	7066	7266P	7066P	7366	7846	7366P	7846P
SWE CI Harbour Fund	7267	7067	7267P	7067P	7367	7847	7367P	7847P
SWE CI Signature Select Canadian Fund	7268	7068	7268P	7068P	7368	7848	7368P	7848P
SWE CI Synergy Canadian Fund	7269	7069	7269P	7069P	7369	7849	7369P	7849P
SWE Fidelity True North® Fund	7270	7070	7270P	7070P	7370	7850	7370P	7850P
SWE RBC Canadian Dividend Fund	7298	7098	7298P	7098P	7398	7878	7398P	7878P
SWE CI Cambridge Canadian Equity Corporate Fund	7608	7658	7608P	7658P	7508	7558	7508P	7558P
<b>Canadian Balanced Funds</b>								
SWE CI Signature Canadian Balanced Fund	7272	7072	7272P	7072P	7372	7852	7372P	7852P
SWE CI Harbour Growth & Income Fund	7273	7073	7273P	7073P	7373	7853	7373P	7853P
SWE Fidelity Canadian Asset Allocation Fund	7274	7074	7274P	7074P	7374	7854	7374P	7854P
SWE CI Signature Income & Growth Fund	7276	7076	7276P	7076P	7376	7856	7376P	7856P
SWE Trimark Income Growth Fund	7277	7077	7277P	7077P	7377	7857	7377P	7857P
SWE CI Cambridge Canadian Asset Allocation Corporate Fund	7607	7657	7607P	7657P	7507	7557	7507P	7557P

# SunWise® Elite Including SunWise® Elite Plus Fund Codes

## Class B (Combined Guarantee) 75% maturity/100% death

## Class C (Basic Guarantee) 75% maturity/75% death

Fund Name	SunWise Elite		SunWise Elite Plus (GMWB)		SunWise Elite		SunWise Elite Plus (GMWB)	
	ISC	DSC	ISC	DSC	ISC	DSC	ISC	DSC
<b>Portfolio Series</b>								
SWE Portfolio Series Balanced Fund	7278	7078	7278P	7078P	7378	7858	7378P	7858P
SWE Portfolio Series Conservative Fund	7279	7079	7279P	7079P	7379	7859	7379P	7859P
SWE Portfolio Series Income Fund	7280	7080	7280P	7080P	7380	7860	7380P	7860P
SWE Portfolio Series Balanced Growth Fund	7281	7081	7281P	7081P	7381	7861	7381P	7861P
SWE Portfolio Series Conservative Balanced Fund	7282	7082	7282P	7082P	7382	7862	7382P	7862P
SWE Portfolio Series Growth Fund	7283	7083	7283P	7083P	7383	7863	7383P	7863P
SWE Portfolio Series Maximum Growth Fund	7284	7084	7284P	7084P	7384	7864	7384P	7864P
<b>Quotential Portfolios</b>								
SWE Franklin Templeton Quotential Diversified Income Portfolio	9429	9929	9429P	9929P	9449	9949	9449P	9949P
SWE Franklin Templeton Quotential Balanced Income Portfolio	9430	9930	9430P	9930P	9450	9950	9450P	9950P
SWE Franklin Templeton Quotential Balanced Growth Portfolio	9431	9931	9431P	9931P	9451	9951	9451P	9951P
SWE Franklin Templeton Quotential Global Balanced Portfolio	9432	9932	9432P	9932P	9452	9952	9452P	9952P
SWE Franklin Templeton Quotential Growth Portfolio	9433	9933	9433P	9933P	9453	9953	9453P	9953P
SWE Franklin Templeton Quotential Canadian Growth Portfolio	9434	9934	9434P	9934P	9454	9954	9454P	9954P
SWE Franklin Templeton Quotential Global Growth Portfolio	9435	9935	9435P	9935P	9455	9955	9455P	9955P
SWE Franklin Templeton Quotential Maximum Growth Portfolio	9436	9936	9436P	9936P	9456	9956	9456P	9956P
<b>Income Funds</b>								
SWE CI Signature Canadian Bond Fund	7285	7085	7285P	7085P	7385	7865	7385P	7865P
SWE CI Signature Dividend Fund	7288	7088	7288P	7088P	7388	7868	7388P	7868P
SWE CI Signature High Income Fund	7289	7089	7289P	7089P	7389	7869	7389P	7869P
SWE TD Canadian Bond Fund	7296	7096	7296P	7096P	7396	7876	7396P	7876P
<b>Money Market Funds</b>								
SWE CI Money Market Fund	7290	7090	7290P	7090P	7390	7870	7390P	7870P

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## SunWise Elite and SunWise Elite Plus New Fund Codes

Fund Name	Class B (Combined Guarantee) 75% maturity/100% death				Class C (Basic Guarantee) 75% maturity/75% death			
	SunWise Elite		SunWise Elite Plus (GMWB)		SunWise Elite		SunWise Elite Plus (GMWB)	
	ISC	DSC	ISC	DSC	ISC	DSC	ISC	DSC
<b>SunWise Elite &amp; SunWise Elite Plus Bundles</b>								
SWE CI Harbour Core Bundle	7612	7662	7612P	7662P	7512	7562	7512P	7562P
SWE CI Harbour Balanced Bundle	7613	7663	7613P	7663P	7513	7563	7513P	7563P
SWE CI Cambridge Core Bundle	7621	7671	7621P	7671P	7521	7571	7521P	7571P
SWE CI Cambridge Balanced Bundle	7622	7672	7622P	7672P	7522	7572	7522P	7572P
SWE CI Signature Core Bundle	7614	7664	7614P	7664P	7514	7564	7514P	7564P
SWE Fidelity Disciplined Core Bundle	7623	7673	7623P	7673P	7523	7573	7523P	7573P
SWE Dynamic Core Bundle	7624	7674	7624P	7674P	7524	7574	7524P	7574P
<b>SunWise Elite &amp; SunWise Elite Plus Funds</b>								
SWE CI Signature Corporate Bond Corporate Fund	7611	7661	7611P	7661P	7511	7561	7511P	7561P



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