

## Contractual Conversion Form

RSP to RIF & LIRA to LIF/LRIF/PRIF/RLIF · RIF to RSP & LIF/LRIF/PRIF/RLIF to LIRA  
To be used for contractual conversions to same product type

### 1. Conversion Type (Please choose only one)

Please note that not all conversion scenarios are available for all products. Please consult the appropriate information Folder for valid contract types.  
If you have any questions please contact CI Client Services at 1-800-563-5181.

Current Contract Number

New Sun Life Contract Number

RSP Contract to a RIF Contract  
LIRA Contract to a LIF Contract  
LIRA Contract to a PRIF Contract  
RLSP Contract to a RLIF Contract\*

RIF Contract to an RSP Contract  
Spousal RIF Contract to a Spousal RSP Contract  
Spousal RSP Contract to a Spousal RIF Contract  
RLIF Contract to an RLSP Contract\*

LIF Contract to an RLIF Contract  
LIRA Contract to an LRIF Contract  
LIF/LRIF Contract to a LIRA Contract  
Open Contract to an RSP Contract  
(for Clarica Portfolio only)

\*not offered for Clarica Portfolio and SunWise Contracts

### 2. Owner Information (Mandatory)

Mr. Mrs. Miss Ms. Dr.

Last Name

First Name

Middle Name

Date of Birth (YYYY/MM/DD)

Social Insurance Number

### 3. Payment Plan Details

Complete for conversion from RSP to RIF or LIRA to LIF/LRIF/RLIF/PRIF.

RRIF minimum is the minimum annual payment (MAP) as defined by the Income Tax Act for RIF/LIF/LRIF/PRIF/RLIF.

If no date or payment amount is indicated, CI will pay the RIF/LIF/LRIF/RLIF/PRIF minimum during the month of December, and will redeem units proportionately across all funds.

**RRIF/LIF/LRIF/PRIF/RLIF Payment Instructions** (The payment date may be between the 1st and 25th of any month)

Please accept this as my authorization to surrender sufficient units to provide the stated payment (please select only one)

The minimum annual payment (MAP) requirements

The maximum annual gross amount (for LIF/LRIF/RLIF Plans only)

The annual GWA/LWA (for SunWise Elite Plus\*, SunWise Essential Series and SunWise Essential Series 2 Income Class contract holders only)

An annual amount of \$ \_\_\_\_\_ Gross or Net of fees and withholding taxes\*\*

I elect the term of RRIF payments be based on  
(CI will default to the "My Age" option if not completed)

My age Age of my spouse (please provide spouse's date of birth) \_\_\_\_\_

YYYY/MM/DD

**\*To make a change to the GMWB payment option (GWA to LWA or LWA to GWA) for your existing SunWise Elite Plus Contract, please complete the SunWise Elite Plus GMWB Payment Option Change and Payment Direction Form.**

**\*\*For SunWise Elite Plus Contracts, SunWise Essential Series and SunWise Essential Series 2 Income Class Contracts, withdrawals in excess of the annual GWA/LWA or minimum annual payment (MAP) may have a negative impact on future guaranteed payments under the Guaranteed Minimum Withdrawal Benefit for SunWise Elite Plus Contracts and the Guaranteed Lifetime Withdrawal Benefit for SunWise Essential Series and SunWise Essential Series 2 Income Class Contracts.**

**3. Payment Plan Details (Continued)**

Payment Frequency (Please select only one)

Monthly      Quarterly      Semi-Annually      Annually

Payment Start Date (YYYY/MM/DD) \_\_\_\_\_

Fund Code	Surrender Amount \$ or %		Fund Code	Surrender Amount \$ or %	
	\$	%		\$	%
	\$	%		\$	%
	\$	%		\$	%
	\$	%		\$	%

Payment Method (Please select only one)

Deposit directly to bank account      Mail to Owner's address on file      Mail to Owner's alternate address on file (Indicate address below)

Address \_\_\_\_\_ City \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

**4. Banking Information (Please attach a void cheque)**

Withdrawals

Deposit directly to bank account. (You will receive your payment in a more timely manner if you choose this option)

I authorize CI to deposit the income payments directly to my bank account as indicated on the Electronic Application or as indicated in Section 3.

Bank Account Owner(s) Name(s) \_\_\_\_\_ Bank Name \_\_\_\_\_

Bank Number \_\_\_\_\_ Bank Transit Number \_\_\_\_\_ Bank Account Number \_\_\_\_\_

**5. 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.

To determine the rates available, please visit CI AdvisorOnline at [www.ci.com/advisoronline](http://www.ci.com/advisoronline).

**6. 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.

The spousal consent/waiver forms are also available on CI Advisor Online.

**7. Investment Directions (Only complete for partial conversion or to change the funds held in the new Contract)**

**Note:** For reclassification requests of SunWise and SunWise Elite contracts please complete the SunWise and SunWise Elite Segregated Funds Service Request. For reclassification requests of SunWise Essential Series and SunWise Essential Series 2 contracts please complete 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)
\$	%		
\$	%		
\$	%		
\$	%		
\$	%		

**8. Transaction Authorization**

I, the Applicant of this Contract, authorize CI to act upon any written contribution, surrender or exchange request relating to this Contract. I authorize Sun Life Financial Distributors (Canada) Inc., Sun Life Assurance Company of Canada and any of their agents to act upon any contribution, surrender or exchange request relating to this Contract that they receive orally or by telephone or by electronic means, if they reasonably believe that the request was made by me.

**9. Request for Registration and Declaration of Owner/Annuitant (Complete for all conversion 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, LIF, LRIF, PRIF or RLIF, the Contract provides that an income will become payable to me, commencing not later than the last day of the first calendar year following the calendar year in which the conversion to a RIF, LIF, LRIF, PRIF or RLIF, as applicable, becomes effective. The maturity date(s) under my original contract will become the maturity date(s) of the amended contract.

The maturity and death guarantees under the amended contract will be set equal to the guarantee under your original contract immediately before the effective date of the contract amendment. For Clarica Portfolio contracts, a contractual conversion from RSP/LIRA to RIF/LIF/LRIF/PRIF/RLIF will reduce the death guarantee from 100% to 75%. For SunWise Essential Series and SunWise Essential Series 2 Income Class contracts the originally elected LWA Income Stream will be maintained. I declare that all statements and answers made by me on this form are complete and true. I have reviewed and confirmed the accuracy of the information recorded in the electronic Investment Application (if applicable).

By signing below, I confirm that I have read and agree to the information and provisions indicated above.

X \_\_\_\_\_ Date (YYYY/MM/DD) (Mandatory)  
Signature of Owner (Mandatory)

X \_\_\_\_\_ X \_\_\_\_\_  
Signature of Spouse (Required for Locked-In Plans) (Mandatory) Signature of Irrevocable Beneficiary (Mandatory if applicable)

X \_\_\_\_\_  
Signed at (City and Province)

**10. Dealer and Representative Information**

Sun Life Financial Distributors (Canada) Inc. \_\_\_\_\_ 3379 - \_\_\_\_\_  
Dealer's Name Representative's Name Dealer-Representative Number

X \_\_\_\_\_  
Representative's Signature (Mandatory) Date (YYYY/MM/DD)

## USE OF PERSONAL INFORMATION NOTICE

### CI INVESTMENTS INC.'S 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:

- 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](http://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 e-mail to [service@ci.com](mailto: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, 2 Queen Street East, 19th Floor, Toronto, ON, M5C 3G7. 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.

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## 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](http://www.sunlife.ca/privacy) or call us for a copy.