

Segregated Funds Limited Trading Authorization

SunWise[®], *SunWise*[®] Elite, *SunWise*[®] Essential Series and
SunWise[®] Essential Series 2

This Limited Trading Authorization (LTA) form can be used only for the account number(s) provided on the form. A separate LTA must be signed for use in conjunction with any accounts not included on this form.

1. Policy Owner(s) Information and Identification

Account Number (s) _____

Owner's Last Name	Owner's Middle Name	Owner's First Name	Social Insurance Number
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Owner's Address	City	Province	Postal/Zip Code
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Joint Owner's Last Name	Joint Owner's Middle Name	Joint Owner's First Name	Social Insurance Number
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Joint Owner's Address	City	Province	Postal/Zip Code
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2. Type of Transactions and Identification of Insurance Company

Through the use of this Limited Trading Authorization ("Trading Authorization"), you are authorizing your representative named below (the "Representative"), to instruct Sun Life Assurance Company of Canada (the "Company") on your behalf to process: (a) new premium deposits, (b) resets, (c) transfers between Funds offered under the same guarantee class of the Contract with a maximum transfer fee of 2% (not applicable to any GWA or LWA class units), (d) changes to the target asset allocation for the Automatic Rebalancing Service option, and (e) redemptions, up to a maximum of \$50,000 gross per request, with the proceeds delivered to your: (i) address currently on file with the Company; or (ii) financial institution using account information provided to the company - name, branch, account # and void cheque - (the "Permitted Transactions") in respect of your SunWise individual variable annuity contracts. If the payment of proceeds should be directed to an alternate source, I (we) understand that my (our) signature is required. However, the Representative is prohibited from conducting discretionary trading on your behalf, that is, providing the Company with any such instructions on your behalf without in each case obtaining your prior specific authorization, and nothing in this form gives the Representative that authority. You are required to read the General Provisions of this Trading Authorization and sign the acknowledgement where indicated. Without such signed acknowledgement, this Trading Authorization may not be acted on.

3. General Provisions

Before granting this trading authorization, you should consider the following:

1. When you sign this Trading Authorization, you are authorizing the Representative you named on this form to transact the Permitted Transactions on your behalf, in accordance with your specific instructions.
 - a change in the Representative of record on your policy(ies);
 - the bankruptcy of the Representative; or
 - the execution of a new Trading Authorization.
2. This Trading Authorization allows the Representative to instruct the Company with respect to the Permitted Transactions on your behalf. The Representative may only act on specific instructions given by you for each transaction and is required to retain your instructions for each transaction in his/her records. The Company can rely on this Trading Authorization and assume that the Representative named on this form is acting on your behalf and has the proper authority to do so.
3. Please keep a record of all instructions you give the Representative. Please also check your confirmations to ensure that the transactions correspond to your instructions. Contact the Representative if you have any questions.
4. The Representative will go over this entire form with you before you sign it and answer any questions you may have.
5. You may revoke this Trading Authorization on written notice to the Company.
6. This Trading Authorization will expire immediately on the Company having received any of:
 - notice of your death;
 - written notice to or receipt of evidence by the Company of your mental incapacity or bankruptcy;
7. Unless it is revoked by you in writing or it expires as per 6 above, this Trading Authorization will continue to be in full force and effect.
8. This Trading Authorization may be revoked on receipt of any new power of attorney in respect of your SunWise individual variable annuity contract(s) executed by you after the signing of this Trading Authorization.
9. This Trading Authorization supersedes and replaces any other Trading Authorization, limited power of attorney or power of attorney you have previously granted to the Representative with respect to your SunWise individual variable annuity contract(s) held with the Company. Unless otherwise specified, this Trading Authorization DOES NOT supersede or replace any other power of attorney you may have granted in respect of anything other than your SunWise individual variable annuity contract(s).
10. The Company, in its sole discretion, may refuse to accept or process transactions under this Trading Authorization.
11. Unless otherwise stated, capitalized terms used in these General Provisions have the meanings defined in this Trading Authorization.
12. This Trading Authorization does not apply and cannot be used in relation to policies that contain an irrevocable beneficiary.

4. Authorization

1. I (We) _____ authorize (name of representative) _____ as my (our) representative to give instructions to the Company by any means acceptable to the Company, on my (our) behalf, and to sign any relevant documents associated with the Permitted Transactions on my (our) behalf in accordance with my (our) specific instructions for each transaction.
2. I (We) acknowledge that on receipt by the Company of this Trading Authorization, the Company may rely on this Trading Authorization to carry out any Permitted Transactions requests on my (our) behalf. I (We) will pay any applicable fees or charges payable to the Company as a result of such transactions. I (We) further acknowledge that in providing instructions to the Representative and the Company pursuant to this Trading Authorization, I (we) have the same rights and obligations as I (we) would have had, had I (we) directly provided written instructions to the Representative or the Company. I (We) hereby agree to indemnify and hold harmless the Company from and against any claims, demands or actions that might be made by me (us) or my (our) heirs, executors and/or administrators as a result of the Company acting on instructions provided pursuant to this Trading Authorization.
3. This Trading Authorization is valid until it expires or until I (we) revoke it in writing addressed to the Company in accordance with the General Provisions.
4. This Trading Authorization is not intended to be a continuing power of attorney for property ("CPOA") within the meaning of and governed by the Substitute Decisions Act (Ontario), or any similar power of attorney under equivalent legislation in any of the provinces or territories of Canada. The execution of this Trading Authorization shall not terminate any such CPOA granted by me (us) previously and shall not be terminated by the execution by me (us) in the future of a CPOA.
5. Unless otherwise specifically provided, this Trading Authorization is not intended to supersede or replace any other power of attorney granted by me (us) to anyone other than to the Representative in respect of my (our) SunWise individual variable annuity contract(s).
6. Until revoked, this Trading Authorization is authorized for the use with respect to all accounts listed above owned by me (us) with the Company.

I (We) acknowledge that I (we) have read, understood and accept the above General Provisions concerning the use of this Trading Authorization.

X _____
Signature of Policy Owner Date (MM/DD/YYYY)

X _____
Signature of Joint Policy Owner Date (MM/DD/YYYY)

5. Representative Acknowledgement

I _____ acknowledge that I have reviewed this Trading Authorization and the General Provisions with the policy owner(s) and witnessed the policy owner(s)'s signature above. I further acknowledge that only transactions specifically authorized by the policy owner(s) under this Trading Authorization may be carried out on behalf of the policy owner(s).

I agree to act in compliance with the terms of this Trading Authorization. I undertake to fully indemnify and make the Company whole and hold it harmless in the event of non-compliance with this Trading Authorization on my part.

Name of Representative

Dealer and Representative Number

X _____
Signature of Representative

Date (MM/DD/YYYY)

The Representative retains a copy of the Trading Authorization and forwards the original or fax to CI Investments Inc. on behalf of the Company. When complete, please send to Head Office: CI Investments, 15 York Street, Second Floor, Toronto, Ontario, M5J 0A3.

CI INVESTMENTS INC.'S PRIVACY NOTICE

CI Investments Inc. doing business under the registered business name of CI Global Asset Management ("CI GAM", "we", "our", "us") 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, including sensitive personal information, such as social insurance number, required to establish and service your accounts in compliance with federal and provincial laws as well as our financial 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 www.cifinancial.com/ci-gam/ca/en/legal/privacy.html. If you choose 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 www.cifinancial.com/ci-gam/ca/en/legal/privacy.html 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. We also collect information about you indirectly where permitted by law. We limit the collection of information to what is necessary to fulfill the purpose for which the information is collected.

HOW DO WE USE THE PERSONAL INFORMATION WE COLLECT?

In addition to the purposes set out in our full Privacy Policy Notice (www.cifinancial.com/ci-gam/ca/en/legal/privacy.html), we may use your information to:

- I. Provide and manage products and services you have requested, including to:
 - a) Open and operate your account,
 - b) Verify your identity,
 - c) Execute your transactions,
 - d) Record and report account status back to you,
 - e) Provide personalized service and support, and
 - f) 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:
 - a) Determine suitability of products and services for you,
 - b) Determine your eligibility for certain of our products or services of others,
 - c) Communicate with you about products and services that may be of interest,
 - d) Provide you with quality individualized client service and support, and
 - e) Market and advertise to clients and prospective clients.
- III. Legal and Regulatory Obligations
 - a) Provide all required tax reporting,
 - b) Comply with legal, regulatory, and contractual requirements, or as otherwise permitted by law,
 - c) Fulfill obligations under federal anti-money laundering and suppression of terrorism legislation,
 - d) Meet obligations as a member of various self-regulatory organizations,
 - e) Protect our interests, including recovering any debts you may owe us, and
 - f) Protect against fraud and other crime and to manage risk, including conducting investigations and proactive crime prevention measures.

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

DISCLOSURE OF YOUR PERSONAL INFORMATION

Employees or authorized representatives of CI Investments Inc. ("CI GAM"), 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 share your personal information with CI Financial company affiliates, such as Assante Wealth Management (Canada) Ltd. ("AWM"), CI Private Counsel LP, ("CIPC"), CI Investment Services Inc. ("CIIS"), and WealthBar Financial Services Inc. ("WealthBar") and their subsidiaries where necessary to administer and service your account.

We provide your information to third parties, including:

- Third party service providers for the servicing purposes described above – We do not authorize our service providers to use or disclose the personal information for their own marketing or other purposes. We engage service providers pursuant to a written agreement which requires them to protect personal information with equivalent safeguards that we would use. Our service providers 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. For more information on our information sharing practices, please contact our Privacy Officer.
- To governments, government agencies, regulators, including self-regulatory authorities, 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 and their dealership where necessary to administer and service your account.
- To your legal representatives and/or with other third parties at your direction for the purposes which you specify at the time of the direction.
- To financial institutions, securities dealers and mutual fund companies where necessary to administer and service your account.
- 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.

Information collected will be communicated outside of Quebec, both within Canada and other jurisdictions or countries and we 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.

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, the purposes for which it is used, the quantity and distribution of the personal information and the medium on which we (or our service providers) store it. We limit access to your personal information to the employees and agents who require it for the purposes of their role. Your personal information is only used for the purposes for which it was collected or where permitted by law. We store personal information for as long as is necessary to achieve the purposes for which it was collected or in accordance with applicable law.

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 1-800-268-9374 or by e-mail to service@ci.com.

To correct or access your information, we encourage you to contact our Client Services department, access our Online web portal or consult your periodic statements. However, you do have the right to access and correct your personal information, or to find out to whom we have disclosed it. To make a formal request for access or correction, please send a written request addressed to the Privacy Officer, 15 York Street, 4th Floor, 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 to access or correct.

REVOKING CONSENT

You may withdraw your consent for the collection, use and disclosure of your personal information at any time by forwarding a written request to the Privacy Officer. Please include your full name, address, telephone number and account number(s) on any correspondence to us. However, there are certain times when you may not withhold or revoke your consent including certain legal, regulatory, or contractual requirements. We must receive reasonable notice of your request in order to honour your consent withdrawal. Your decision to withhold or revoke your consent may limit the products and services that we may provide to you and may require you to close your accounts with us.

OUR PRIVACY OFFICE

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 contact our Privacy Officer. For changes to your privacy preferences please be reminded that you may update your selection by accessing the Privacy Preferences page of our web portal. We are committed to helping resolve your questions or concerns.

CI Investments Inc. Privacy Officer, 15 York Street, 4th Floor, Toronto, ON, M5J 0A3

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.