

## Withdrawals Order Ticket Form

Use this form to process a withdrawal from your account, set-up an AWD or to change, add or remove your LWA Protection Service or to make the Age 55 LWA Election.

### 1. Contract Details

Current Contract Number \_\_\_\_\_ Distributor's Account Number \_\_\_\_\_

### 2. Owner Information

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_

Joint Last Name \_\_\_\_\_ Joint First Name \_\_\_\_\_ Joint Middle Name \_\_\_\_\_

### 3. Age 55 LWA Election

If you have any questions about this section please contact CI Client Services 1-800-563-5181

**This section should only be completed if choosing the Age 55 LWA Election.**

**To make the Age 55 LWA Election please check here**

Once the first LWA payment occurs under the Age 55 LWA Election the Age 55 LWA Election cannot be removed.

By electing this option you acknowledge that you have read the applicable sections of the Information Folder and Individual Variable Annuity Contract including any Supplements and you understand the following:

- Once the first withdrawal has been made under the Age 55 LWA Election, your LWA Rate will be set to 4% or 3% as outlined in your Contract for One-Life Income Stream or 3.5% or 2.5% as outlined in your Contract for Two-Life Income Stream for all units purchased before January 1 of the year the Annuitant (or, if a Second Life is designated, the younger of the Annuitant and the Second Life) turns 65 years of age.
- For future GLWB Resets the LWA Base and Bonus Base will have the opportunity for an automatic reset if the market value of your Income Class units is equal to or greater than the LWA Base on that date. The LWA Rate of all units purchased before January 1 of the year the Annuitant (or, if a Second Life is designated, the younger of the Annuitant and the Second Life) turns 65 years of age will not change.
- Once the first LWA payment occurs under the Age 55 LWA Election the Age LWA Election cannot be removed.

### 4. One-Time Withdrawals

**Complete this section if you are doing a one-time withdrawal from your Contract.**

Amount of withdrawal \$ \_\_\_\_\_ Net or Gross – Specify your fund breakdown below:

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

### 5. Automatic Withdrawal Plan (AWD) & RRIF/LIF/LRIF/PRIF/RLIF Payment Details

Early Withdrawals will have a negative impact on future LWA payments.

Payments above the LWA that will result in an Excess Withdrawal will not be processed if the LWA Protection Service is on.

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

You may redeem your RRIF minimum from any Class of Units you hold.

**RRIF minimum for Income Class (LWA RRIF MAP)** is the proportion of your RRIF MAP that has been allocated to your Income Class.

If you would like to receive the greater of your LWA or the RRIF minimum for Income Class (LWA RRIF MAP) select the **"Maximize my LWA payment"** option where applicable.

**Signature Guarantee required for net amounts \$25,000 or over (Not applicable for Sun Life Advisors).**

**5. Automatic Withdrawal Plan (AWD) & RRIF/LIF/LRIF/PRIF/RLIF Payment Details (Continued)**

**Step 1 - Payment Plan Type:**

Select one option (options vary by Plan Type), then complete the Payment Fund Breakdown and Payment Frequency, Start Date and Method sections on the next page.

<b>(OPTION A) Non-Registered Plans and TFSAs</b>			
1. Lifetime Withdrawal Amount (LWA) – withdraw only from my Income Class			
2. An annual amount of \$_____ Net or Gross Select one option below and specify percent allocation:	<b>Estate Class (%)</b>	<b>Investment Class (%)</b>	<b>Total</b>
LWA and remainder as follows:			100%
I am not taking LWA payments. Withdraw only from my Estate and/or my Investment Class as follows:			100%
<b>(OPTION B) Registered Income Plans RIF/LIF/LRIF/PRIF/RLIF</b>			
I elect the term of RRIF payments be based on: My Age Age of my Spouse (CI will default to the "My age" option if not completed)			
Please provide spouse's date of birth (YYYY/MM/DD) _____			
<b>Find the section below that indicates the Class of units you hold, and then select one of the applicable payment options.</b>			
<b>1. Income Class Units only</b> (I do not hold Estate or Investment Class units)			
Selection one option below:			
Maximize my LWA payment			
RRIF minimum for Income Class (LWA RRIF MAP) – for clients that only want their minimum even when the LWA is greater			
Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF) <sup>1</sup>			
An annual amount of \$_____ Gross Net of fees <sup>1</sup>			

<sup>1</sup> Income Class withdrawals in excess of the annual LWA or RRIF minimum for Income Class (LWA RRIF MAP) may have a negative impact on future LWA payments. Please see Section 6.

<b>2. Estate and/or Investment Class Units only</b> (I do not hold Income Class units)			
Select one option below and specify percent allocation:			
RRIF minimum as follows:	<b>Estate Class (%)</b>	<b>Investment Class (%)</b>	<b>Total</b>
Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF) as follows:			100%
An annual amount of \$_____ Gross Net of fees as follows			100%
<b>3. Income Class in combination with Estate and/or Investment Class</b> (I do not hold units from multiple Classes including Income Class)			
Select option a, b or c below:			
<b>a) RRIF minimum</b>			
Select one option below and specify percent allocation:			
Maximize my LWA payment and withdraw remainder as follows:	<b>Estate Class (%)</b>	<b>Investment Class (%)</b>	<b>Total</b>
I am not taking LWA payments. Withdraw only from my Estate and/or my Investment Class as follows:			100%
<b>b) An annual amount of \$_____ Gross Net of Fees</b>			
Select one option below and specify percent allocation:			
Maximize my LWA payment and withdraw remainder as follows:	<b>Estate Class (%)</b>	<b>Investment Class (%)</b>	<b>Total</b>
I am not taking LWA payments. Withdraw only from my Estate and/or my Investment Class as follows:			100%
<b>c) Locked-In maximum payment amount (only applicable for LIF/LRIF/RLIF)</b>			
Select one option below and specify percent allocation:			
Maximize my LWA payment and withdraw remainder as follows:	<b>Estate Class (%)</b>	<b>Investment Class (%)</b>	<b>Total</b>
I am not taking LWA payments. Withdraw only from my Estate and/or my Investment Class as follows:			100%

**5. (AWD) & RRIF/LIF/LRIF/PRIF/RLIF Payment Details (Continued)**

**Step 2 - Payment Fund Breakdown:** For each Class you indicated above, provide your fund breakdown. Use percentages only and ensure each Class you elect has a payment that totals 100%.

Complete if you indicated in Step 1 that you are taking payments from Income Class (LWA).		Complete if taking payments from Estate and/or Investment Class. Be sure you have filled out the Class percent (%) allocation in Step 1 for the payment option chosen.			
Income Class (LWA) Fund Breakdown		Estate Class Fund Breakdown		Investment Class Fund Breakdown	
Fund Code	%	Fund Code	%	Fund Code	%
<b>Total</b>	<b>100%</b>	<b>Total</b>	<b>100%</b>	<b>Total</b>	<b>100%</b>

**Step 3 - Payment Frequency, Start Date and Method:**

The payment date must be between the 1<sup>st</sup> and 25<sup>th</sup> of any month for Registered Income Plans (RIF/LIF/LRIF/PRIF/RLIF).

<b>Payment Frequency (please select one)</b>				<b>Payment Start Date</b> <sup>2</sup> (YYYY/MM/DD): _____	
Monthly	Quarterly	Semi-Annually	Annually (month)		
<sup>2</sup> If your Payment Start Date is prior to January 1 of the year the Annuitant (or, if a Second Life is designated, the younger of the Annuitant and the Second Life) turns 65 years of age and you would like to make the Age 55 LWA Election, please make the Age 55 LWA Election in Section 3 of this form.					
<b>Payment Method</b>					
Deposit directly to bank account (please complete Section 5)		Mail to Owner's address on file		Mail to Owner's alternate address (indicate address below)	
_____		_____		_____	
Address		City		Province      Postal Code	

**6. LWA Protection Service**

Select an option if applicable.

Turn **off** the LWA Protection Service so I can exceed the LWA and:

Turn it on after this trade      Turn it on at year end      Turn it on effective (YYYY/MM/DD) \_\_\_\_\_      Leave it off<sup>3</sup>

<sup>3</sup>By electing this option you will not be notified if any future withdrawals will cause an excess or early withdrawal.

**7. Banking Information**

If completing this section the Owner(s) signature is mandatory in the Owner Authorization section of this form. **Attach a void cheque or pre-authorized deposit form from the bank. Note:** Ensure that the void cheque or bank form is printed with the Owner's name on it.

Bank Account Owner(s) Name(s) _____	Bank Name _____
Bank Number _____	Bank Transit Number _____ Bank Account Number _____

X  
Signature(s) – Signature(s) required if Depositor(s) is (are) other than the Owner(s) of the contract.

**8. Owner Authorization (Mandatory) (Continued)**

**Your signature below confirms that you understand:**

· that one or more of the transactions you have requested on this form may have or cause a negative impact to your Contract guarantees

X Owner's Signature (MANDATORY) _____	Date (YYYY/MM/DD) _____
X Joint Owner's Signature (MANDATORY) _____	Date (YYYY/MM/DD) _____
X Irrevocable Beneficiary Signature (if applicable) _____	X Authorized Representative's Signature (as per Limited Trading Authorization if applicable –up to \$50,000 gross <sup>4</sup> ) _____

<sup>4</sup>Limited Trading Authorization dated September 2010 or later on file (Not applicable for Sun Life Advisors)

**9. Representative Authorization**

To be completed by the 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 Number

X  
\_\_\_\_\_  
Representative's Signature (MANDATORY)

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

X  
\_\_\_\_\_  
Signature Guarantee (required for trades greater than \$25,000 net)<sup>5</sup>

<sup>5</sup> Signature Guarantee required for withdrawals greater than \$25,000 net unless Limited Trading Authorization is present (Not applicable for Sun Life Advisors).

## USE OF PERSONAL INFORMATION NOTICE

### 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 outgoing telephone calls. You may access our full Privacy Policy Notice online at [www.cifinancial.com/ci-gam/ca/en/legal/privacy.html](http://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](http://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](http://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

## USE OF PERSONAL INFORMATION NOTICE

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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](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 1-800-268-9374 or by e-mail to [service@ci.com](mailto: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, 4<sup>th</sup> 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, 4<sup>th</sup> Floor, Toronto, ON, M5J 0A3

Last Updated: September 23, 2023

## 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.