

EASE OF DOING BUSINESS

OPERATING EFFICIENTLY AND ERROR-FREE

Sun guaranteed investments

Superflex/Income Master

Sun GIC Max (non-redeemable)

SLF Trust GIC (redeemable)

Payout Annuities

Sun Life Global Investments and you... get to know us better

Your success is our business. Who you partner with makes a big difference, not only to you and your business, but to clients as well.

About Sun Life Global Investments

Sun Life Global Investments offers Canadians a diverse lineup of mutual funds, portfolio solutions and guaranteed investments, empowering them to pursue their financial goals at every life stage. We bring together the strength of one of Canada's most trusted names in financial services with some of the best asset managers from around the world to deliver a truly global investment platform.

Forms online ordering or print

sunlifeglobalinvestments.com/applications under Resources > Applications and forms

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*Insurance GICs are accumulation annuities issued by Sun Life Assurance Company of Canada.

Contact info

We understand there are many different application forms you need to fill out. To make it easier for you to do business with us, here's a road map that outlines the following:

- where to find the forms
- which are the appropriate application forms
- what the process is once Sun Life receives the application
- service tips to help guide you efficiently through the application process

Get application forms online

Visit: sunlifeglobalinvestments.com/applications under Resources > Applications and forms

General Sun Life inquiries

Sun Life
227 King Street South
Waterloo, ON N2J 4C5
1 800 800-4SUN/4786*

*When you call us, you'll need to provide your Sun Life advisor code so we can authenticate you as having authorization to obtain and discuss client information. If we are unable to authenticate you, we cannot release information to you.



Superflex/Income Master – Insurance GIC* (redeemable)

The Superflex Deferred Annuity (AA) is a simple and sensible way to grow and protect clients' savings. It offers a unique advantage that allows clients to choose a beneficiary designation. This means the proceeds are paid directly to a client's beneficiary upon the death of the annuitant. This helps avoid the delays and the expense of estate administration. The Income Master option provides an easy way to convert a Superflex RRSP into an income stream at retirement.

For more information on Superflex AA and Income Master visit sunlifeglobalinvestments.com > Products > Insurance GICs and Trust GICs > Insurance GICs > Overview

Non-registered/RSP/LIRA/ Locked-in RSP/RIF/LIF/RLIF

Application for Superflex Deferred Annuity:
RSP/LIRA/Non-registered or Income Master
Annuity: RIF/LIF/RLIF

810-3549

Available as a PDF or via the
Form Selection Tool for eSign

TFSA

Application for Superflex Annuity:
Tax-Free Savings Account (TFSA)

810-3584

Available as a PDF or via the
Form Selection Tool for eSign

Legacy Settlement Option (LSO)

To add the LSO to a new policy, complete the necessary application, tick yes for LSO in the beneficiary section, and complete form 5029: Legacy Settlement Option - Insurance GIC

To add the LSO to an existing policy, complete form 5029: Legacy Settlement Option - Insurance GIC

5029

Available as a PDF or via the
Form Selection Tool for eSign



TIPS

For LIF policies, ensure you've reviewed and completed the Spousal Declaration section on the form (section I), if required.

To avoid delay in setting up your applications, remember to complete all the following before you submit the applications:

- client and advisor signature
- application signed date and all applicable date fields
- city and province in the Policy owner's declaration section
- make cheque payable to Sun Life Assurance Company of Canada

When the annuitant on a jointly owned annuity dies and there is no successor annuitant, it is the beneficiary who receives the proceeds and not the joint owner.



NOTE

A complete list of required documentation for corporate accounts is found in section: [Helpful hints/Setting up a corporate account](#).

See section: [The process](#)

*Insurance GICs are accumulation annuities issued by Sun Life Assurance Company of Canada.



Sun GIC Max - Trust GIC (non-redeemable)

Sun GIC Max is a non-redeemable guaranteed investment certificate (GIC) issued by Sun Life Financial Trust Inc. It provides a higher interest rate compared to our redeemable GIC for clients who don't need access to their money before maturity.

For more information about Sun GIC Max, visit sunlifeglobalinvestments.com > Products > Insurance GICs and Trust GICs > Trust GICs > Sun GIC Max



Non-registered/RSP/RIF

Application for Sun GIC Max or Guaranteed Investment Certificate (GIC): RSP/RIF or non-registered

810-3547

Available as a PDF or via the Form Selection Tool for eSign

TFSA

Application for Sun GIC Max & Guaranteed Investment Certificate: Tax-Free Savings Account

810-3548

Available as a PDF or via the Form Selection Tool for eSign



NOTE

A complete list of required documentation for corporate accounts is found in section: [Helpful hints/Setting up a corporate account.](#)



IMPORTANT

Sun GIC Max is a non-redeemable GIC. Be sure to advise clients that investments in a Sun GIC Max are not redeemable until the end of the term selected.



TIPS

Don't forget to mark the appropriate box for the product you are requesting, found at the top of the application.

Make sure you have completed all sections to avoid any delays in processing your application. Make cheque payable to Sun Life Financial Trust Inc.

Did you know? Clients can invest for shorter time periods using a Sun GIC Max. Clients can select terms as low as 30 days.

See section: [The process](#)



Guaranteed Investment Certificate - Trust GIC (redeemable)

A redeemable GIC issued by Sun Life Financial Trust Inc. gives clients a fixed rate of interest for a set period of time. They decide the term for which they'd like to invest their money – and because their interest rate is guaranteed, they don't have to worry about ups and downs in the market.

For more information about GICs, visit sunlifeglobalinvestments.com > Products > Insurance GICs and Trust GICs > Trust GICs > SLF Trust GIC



Non-registered/RSP/RIF

Application for Sun GIC Max or Guaranteed Investment Certificate (GIC):
RSP/RIF or non-registered

810-3547

Available as a PDF or via the Form Selection Tool for eSign

TFSA

Application for Sun GIC Max or Guaranteed Investment Certificate:
Tax-Free Savings Account

810-3548

Available as a PDF or via the Form Selection Tool for eSign



NOTE

A complete list of required documentation for corporate accounts is found in section: [Helpful hints/Setting up a corporate account.](#)



TIPS

Make cheque payable to Sun Life Financial Trust Inc.

Don't forget to take advantage of the beneficiary designation option on a TFSA as a quick and easy estate planning option (excluding Québec).

For the most up-to-date rates on Superflex Income Master, Sun GIC Max and SLF Trust GIC visit www.sunlifeglobalinvestments.com > Performance > Insurance and Trust GICs > Rates

See section: [The process](#)



Process for Sun guaranteed investments

Client must complete and sign appropriate product application(s).

We require a signature on file for new policies. The applications must be signed in a province where you are licensed.



To commit to and secure an interest rate.

Call or email us:

Call 1-800-800-4786 or,
Click the “commit rates” link in the application or,
Fax or email the completed application:

- 1-866-487-4745
- servicenow@sunlife.com

You'll need to provide: **your name, advisor number, the client's name, the product, interest rate and investment term. In addition we can provide a policy number upon request.**



For large case rate enhancements

Call 1-800-4SUN/4786
Email: large.case.guaranteed.investments@sunlife.com



SLF receives applications and completes pre-assessment



Missing information: Stops set up

Examples of missing information:

- Client or advisor signature
- Application signed date
- City and province in the contract holders declaration section

SLF will return the application asking you to return it with required signatures or missing information

Missing information: Delays set up

Examples of missing information:

- Banking information incomplete or missing completely
- RIF/LIF/RLIF income schedule details
- Identity verification (if required)
- Contract information, registration type such as reg./non reg. etc
- Interest type selection

SLF will send a secure message asking for the missing information.

All information is complete and application is in good order

- The contract will be issued effective the date the application is signed or the date the rate commitment was provided.
- Funds are applied to the account when we receive them. We will mail a confirmation statement to your client.
- You will also receive an electronic copy of the confirmation statement.

If any information is missing that is related to: the Canada-United States Enhanced Tax Information Exchange Agreement (Agreement) and U.S. Foreign Accounts Tax Compliance Act (FATCA), or Organization for Economic Co-operation and Development Common Reporting Standard (OECD CRS), Sun Life will follow up directly with the client. For entities, the follow-up is an email from the advisor. If the rest of the application is in good order the contract will be issued effective the date it was signed.

See section: [Corporate accounts](#)



Payout Annuity

The Payout Annuity provides clients with a series of payments for either a specified number of years, for life, or for the lifetimes of both the client and a joint annuitant. A Payout Annuity offers stability and security through guaranteed payments. It is a worry-free solution for clients' retirement income needs. The amount of the payments depends on the client's age, the premium, the type of annuity and the guaranteed period selected.

For more information about Payout Annuities, visit sunlifeglobalinvestments.com > Products > Payout annuities > Overview



Sales, application and issue process for all source types

- **Prepare the client's illustration** using the online [Payout Annuity Income Illustration tool](#). You can log in to the Sun Life Advisor site to save, edit, manage or confirm quotes.
- **Lock in the rates** by retrieving your saved quote and confirming the sale on the tool (a policy number will be allotted).
Note: we guarantee rates for 45 calendar days.



NOTE

A complete list of required documentation for corporate accounts is found in section: [Helpful hints/Setting up a corporate account](#).

▶ **Funds from external source.** Initiate the transfer as soon as possible. Attach the cheque to the application and make it payable to Sun Life Assurance Company of Canada

▶ **Funds from personal cheque.** Attach the cheque to the application and make it payable to Sun Life Assurance Company of Canada

▶ **Funds from internal source.** Sun Life Global Investments will initiate the transfer

Application for a Payout Annuity

3318

Available as a PDF or via the Form Selection Tool for eSign

▶ **Please note that fillable PDFs are available online.**

[Continued on next page >](#)



Process for Payout Annuities

[< Continued from previous page](#)



Mail or courier the original application to:

Sun Life Assurance Company of Canada
227 King Street South
PO Box 1601 Stn Waterloo
Waterloo, ON N2J 4C5

If any information is missing, we will let you know.

Once we receive the funds and all required information, we'll review the illustration, issue the contract, and send it to you for delivery to the client.



TIPS

Commonly missed/incomplete information that will hold up the issue process:

- Forgetting to include the client's **pre**-retirement occupation
- Identity verification, third-party determination PEP and HIO section completed improperly
- Incorrect signatures (we will return applications for the proper signatures).
- Advisor licensing not in place when we receive the application.
- Information on the illustration does not match the application (example: payment start date).
- Sale was not confirmed and rates were not locked in prior to the application being submitted.
- External funds arriving late.



End of application process for Payout Annuity



Setting up a corporate account

Identity verification and third party determination for entity owners

4831

Form Certificate of Incumbency

4207

International tax classification for an entity (not required for Estates or Sole Proprietors)

4545

In addition to the completed application and the three forms on the left, we will also require:

For a corporation, provide paper copies of all relevant corporate documents to provide details on ownership, control and structure of the corporation. For example, one of the following:

- Corporate by-law
- Board resolution
- If one of the above does not exist, we may accept articles of incorporation

Non-corporate entity:

- Trust – a copy of the Trust agreement
- Estate – a copy of the will
- For non-corporate entities where the person who opened the account is the sole proprietor, we require a letter with the following criteria:
 - Signed and dated
 - Printed on business letterhead, if applicable
 - Includes a GST/PST/HST #, if applicable
 - States he/she is the sole proprietor of the business (must name the business) and is therefore the only person who would be opening investments on behalf of the business

Not for profit organization, one of the following:

- Articles of association
- Board resolution
- Copy of CRA registration

For a partnership, one of the following:

- Partnership agreement
- Articles of association
- Organization's by-laws
- Organization's partner resolution



Helpful hints

Sun guaranteed investments (not Payout Annuities): in order to secure a 45-day interest rate guarantee, call 1-800-800-4786 or click the link provided in the application to send us an email. The completed application can also be faxed or emailed to us, 1-866-487-4745 or servicenow@sunlife.com.

A signed copy of the application must be received within 45 days of rate commitment. We will not establish the policy until we receive the signed version.

- **Check out sunlifeglobalinvestments.com** – a great place to find information. You can find product features, process instructions, death claim settlement information, rate enhancements, advisor guides, and much more.
- **For online access to the clients' tax receipts and slips**, sign on sunlife.ca/advisor > [Resources](#) > [In-force business](#) > Tax slips and receipts, and you will be able to view and print receipts and slips.
- **Our Sun GIC Max and GIC products** are covered (to certain limits) through the Canada Deposit Insurance Corporation (CDIC). Visit cdic.ca to learn more.
- **Our Superflex Deferred Annuity, Income Master RIF/LIF, and Payout Annuity products** are covered (to certain limits) through Assuris. Visit assuris.ca to learn more.
- **Beneficiary(ies)**
 - A beneficiary(ies) can be designated on all registration types for Superflex and Income Master.
 - A beneficiary(ies) can be designated on RSP/RIF/TFSA for Sun GIC Max and SLF Trust GIC (except in Quebec). Beneficiary(ies) cannot be designated on non-registered Sun GIC Max and SLF Trust GIC.
- **For external transfers**, you must send the transfer request directly to the relinquishing institution and follow up with them if we don't receive the funds.
- **For payouts purchased with locked-in funds**, where the client has a spouse and has chosen a single life annuity, a government issued provincial/federal spousal waiver form is required. If the client does not have a spouse, a spousal declaration form is required. Depending on the payment start date, this requirement may also be necessary closer to the onset of income payments.
- **To retrieve messages from Sun Life for a specific client**, ensure you sign into the secure advisor site.



For more information, contact your Wealth Sales Team or:

Visit sunlifeglobalinvestments.com | Call **1-877-344-1434**

ADVISOR USE ONLY

Sun Life Global Investments is a trade name of SLGI Asset Management Inc., Sun Life Assurance Company of Canada, and Sun Life Financial Trust Inc. Sun Life Assurance Company of Canada is the issuer of guaranteed insurance contracts, including Accumulation Annuities (Insurance GICs), Payout Annuities, and Individual Variable Insurance Contracts (Sun Life GIFs). Sun Life Financial Trust Inc. is the issuer of Sun GIC Max and Guaranteed Investment Certificates.

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