

# EASE OF DOING BUSINESS

## OPERATING EFFICIENTLY AND ERROR-FREE

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### **Sun guaranteed investments**

Superflex/Income Master (redeemable)

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, segregated fund products 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](http://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](https://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. Superflex/Income Master is redeemable however a market value adjustment (MVA) will apply if funds are redeemed prior to the investment term maturity date. An MVA could decrease the value to be less than the original investment amount.

For more information on Superflex AA and Income Master visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) > Resources > Insurance GICs advisor resources

## Non-registered/RSP/LIRA/ Locked-in RSP/RLSP/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 and applicable initials
- application signed date and all applicable date fields
- city and province in the Policy owner's declaration section
- make cheques 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. Investments are not allowed to be redeemed early and must be held until the investment term maturity date. It provides a higher interest rate compared to our redeemable GIC for clients who don't need access to their money.

For more information about Sun GIC Max, visit [sunlifeglobalinvestments.com](https://sunlifeglobalinvestments.com) > Resources > Trust GICs advisor resources



## 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 each investment term's end date.



### 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 cheques 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 short as 30 days.

**See section:** [The process](#)



# Guaranteed Investment Certificate – Trust GIC (redeemable)

A redeemable (with a market value adjustment) 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. An MVA could decrease the value to be less than the original investment amount.

For more information about GICs, visit [sunlifeglobalinvestments.com](http://sunlifeglobalinvestments.com)



## 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 cheques 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](http://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.

**Committed rates will be held for 45 days from the date of the commitment. 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](mailto: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.**

### Mail, fax, courier or email a PDF of the application.

Please include client's cheque or copy of the external transfer form if the funds are being transferred here from an external company.

Sun Life Assurance Company of Canada

227 King Street South

PO Box 1601 Stn Waterloo

Waterloo, ON N2J 4C5

Email: [servicenow@sunlife.com](mailto:servicenow@sunlife.com)

Fax: 1-866-487-4745

### For large case rate enhancements

Call 1-800-4SUN/4786

Email: [large.case.guaranteed.investments@sunlife.com](mailto:large.case.guaranteed.investments@sunlife.com)

## Sun Life receives applications and completes pre-assessment

### Rate commitment and contract effective date

If a confirmation of rate commitment has been provided by Sun Life, the contract will be issued effective the date the application is signed, and the committed rate will be applied.

If no confirmation of rate commitment is provided by Sun Life, the contract will be issued and, rate applied, effective the date the application is received. If funds are received after the application, the rate applied will be the rate in effect as of the date the funds are received.

#### Missing information: Stops set up

Examples of missing information and applicable initials:

- 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 and initials 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 based on rate commitment and contract effective date - details above.
- 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 advisor will follow-up via email. If the rest of the application is in good order the contract will be issued based on rate commitment and contract effective date – details above.

**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](http://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:**

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**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 are 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 they are 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](mailto:servicenow@sunlife.com).

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

- **Check out [sunlifeglobalinvestments.com](https://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](https://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](https://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](https://assuris.ca) to learn more.
- **A market value adjustment (MVA)** is a potential decrease in the value of your investment that is calculated only if you withdraw any amount from your investment early. The MVA amount depends on such factors as interest rate conditions at the time of withdrawal and the time left to the end of the investment. An MVA could decrease the value to less than the original investment amount.
- **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](https://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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