



Investment Advisory Fee Agreement for Class O, OT5, OT8,  
P, PT5, PT8 Mutual Fund Units/Shares and PIM Units for  
SunWise Essential Series and SunWise Essential Series 2

This form is required for any negotiated Investment Advisory Fees between the account holder(s) and the dealer/distributor or advisor for Class O, OT5, OT8 (collectively, "Class O units/shares"), P, PT5, PT8 units/shares (collectively, "Class P units/shares") and PIM units for SunWise Essential Series and SunWise Essential Series 2 (collectively, "PIM units"). If CI Investments Inc. does not receive complete instructions to apply a negotiated Investment Advisory Fee rate, the default Investment Advisory Fee, as defined in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, will be applied to all funds.

All fees for an account will be paid by their respective funds with the exception of CI Guaranteed Retirement Cash Flow Series (GRCFS) funds. An Investment Advisory Fee assigned to a GRCFS fund will be paid proportionately by non GRCFS funds. Only when the other funds in the account cannot cover the fees for GRCFS will the GRCFS fund be charged its own fee.

You may negotiate an Investment Advisory Fee rate at the Family Group, Account or Fund Level to be applied to the fund(s) in your account(s).

For Class O and P units/shares, if a Fund Level Investment Advisory Fee rate exists, a Family Group or Account Level Investment Advisory Fee rate will not apply for that specific fund. If an Account Level Investment Advisory Fee rate exists, a Family Group Level Investment Advisory Fee rate will not apply.

For PIM units, if an Account Level Investment Advisory Fee rate exists, a Family Group or Fund Level Investment Advisory Fee Rate will not apply for that specific account. If a Family Group Level Investment Advisory Fee rate exists, a Fund Level Investment Advisory Fee rate will not apply.

Please indicate the annualized Investment Advisory Fee rate(s) to apply to the Class O, P or PIM units below.

**FAMILY GROUP LEVEL INVESTMENT ADVISORY FEE RATE**

To establish a Family Group, please ensure that an Account Linking Form has been completed and submitted to CI Investments Inc. Note: The Family Group Level Investment Advisory Fee rate will be applied to all new/existing funds residing in any account linked to the Family Group identified below, unless the account is subject to an Account Level Investment Advisory Fee rate (or an Account or Fund Level Investment Advisory Fee rate in the case of Class O and Class P units/shares only). Authorization from all account holder(s) within the Family Group is required to makes changes to a Family Group Level Investment Advisory Fee rate.

If the same Investment Advisory Fee is to be applied to all funds currently residing within this Family Group, please indicate the rate here:  % (0 – 1.25%)

To identify the Family Group, please provide an account number belonging to the group below:

\_\_\_\_\_ CI account number

\_\_\_\_\_ Account Registration

**ACCOUNT LEVEL INVESTMENT ADVISORY FEE RATE**

The Investment Advisory Fee rate will be applied to all existing/new fund(s) residing in the account.

CI Account Number (for new accounts, indicate wire order number, if applicable)	Account Registration	Investment Advisory Fee Rate (0 – 1.25%)

**FUND LEVEL INVESTMENT ADVISORY FEE RATE**

Once a Investment Advisory Fee rate has been negotiated on a fund, subsequent purchases and switches into that fund will also reflect this Investment Advisory Fee rate. When processing switch(es) to new fund(s) within an account, new Investment Advisory Fee instructions must be submitted.

**ACCOUNT #1**

\_\_\_\_\_ CI account number (for new accounts, indicate wire order number, if applicable)

\_\_\_\_\_ Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**ACCOUNT #2**

\_\_\_\_\_ CI account number (for new accounts, indicate wire order number, if applicable)

\_\_\_\_\_ Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**ACCOUNT #3**

CI account number (for new accounts, indicate wire order number, if applicable)

Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**AUTHORIZATION:**

In order to apply the Investment Advisory Fee rates on your accounts, all investor(s)/owner(s) of the above indicated accounts must acknowledge the following:

- (1) My (Our) dealer/distributor has agreed to provide various services to me (us). In consideration for carrying out these services and for the administration of my (our) account, I (we) agree to pay the Investment Advisory Fee set out above to my (our) dealer/distributor. The Investment Advisory Fee will be calculated automatically by CI Investments Inc. (the "Manager"), and will be paid by pro-rated redemption of my (our) applicable units/shares held in the funds. The Investment Advisory Fee will be applied to the aggregate daily net asset value of the units/shares in my (our) account at the end of each day, calculated daily and charged prior to the end of each calendar quarter, plus applicable taxes. The Investment Advisory Fee payable on units/shares purchased within the calendar quarter will be pro-rated for that period. I (We) authorize the Manager to redeem, on a quarterly basis, applicable units/shares of the funds held by me (us) in order to pay the Investment Advisory Fee indicated to the dealer/distributor.
- (2) I (We) agree to pay the Management Fee as set out in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, to the Manager. The Management Fee will be calculated automatically by the Manager, and will be paid by pro-rated redemption of my (our) applicable units/shares held in the funds. The Management Fee rate for each Class O or P unit/share will be calculated based on the Family Group aggregate daily net asset value. The Management Fee rate for each PIM Unit will be calculated based on aggregate daily net asset value of Family Group Class E, EF, O and PIM Units/Shares. The Management Fee for each fund will be applied to the daily net asset value of the applicable units/shares in my (our) funds in my (our) account(s) at the end of each day, calculated daily and charged towards the end of each calendar quarter, plus applicable taxes. I (We) authorize the Manager to redeem, on a quarterly basis, applicable units/shares of the funds held by me (us) in order to pay the management fee to the Manager.
- (3) The Investment Advisory Fee described above is payable in addition to the Management Fees as set out in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements.
- (4) I (We) acknowledge that I (we) am (are) responsible for all investment decisions involving my (our) investment(s) in the funds.
- (5) I (We) acknowledge that I (we) must maintain a minimum investment of \$100,000 per fund or an aggregate Family Group value of \$250,000 in Class E, EF, O and PIM units/shares.
- (6) I (We) am (are) aware of and assume responsibility for any tax consequences which may result from account transactions, including the payment of the Investment Advisory Fee and the redemption of units/shares to cover the Investment Advisory Fee.
- (7) I (We) agree to consult with my (our) tax advisor regarding the tax consequences of investing in Class O, OT5, OT8, P, PT5 and/or PT8 units/shares and PIM units including the deductibility for tax purposes of the Class O, OT5, OT8, P, PT5, PT8 units/shares and/or PIM Unit fee(s) paid. I (We) understand that my dealer/distributor, Advisor and the Manager does not offer advice with respect to such issues and that I (we) should seek the advice of a qualified tax professional.

This Agreement remains in force and in effect unless terminated by the Investor(s)/Owner(s) or the Advisor upon written notice to CI Investments Inc. If the Investor(s) Owner(s) continue to hold any of the securities of the funds after the effective date of termination, the Investor(s)/Owner(s) agrees to continue to pay the Management Fee and the default Investment Advisory Fee, each as described in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, plus applicable taxes.

By signing below, each of the parties agrees to the attached terms of this Agreement as of the date written below. In addition, you confirm receipt of a copy of the most recently filed disclosure documents, or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract, including any Supplements. I(We) have requested that this document be drawn up in the English language. J'ai exigé que ce document soit rédigé en anglais.

_____ Client Name	<b>X</b> _____ Client Signature	_____ Date
_____ Client Name	<b>X</b> _____ Client Signature	_____ Date
_____ Client Name	<b>X</b> _____ Client Signature	_____ Date
_____ Client Name	<b>X</b> _____ Client Signature	_____ Date
<b>X</b> _____ Advisor Signature	<b>X</b> _____ Dealer and Representative Number	_____ Date

In order for this Agreement to be effective, each of the following must be in good order:

- All required information of this Agreement must be provided;
- This Agreement must be signed by all investor(s)/owner(s) and/or joint investor(s)/owner(s);
- This Agreement must be signed by the Advisor; and
- If the Client's account is registered in the name of a nominee or a third party, this Agreement must be stamped or signature guaranteed by the head office of such nominee or third party.

If any of the items listed above is not in good order, this Agreement will be deemed not to be effective and the default Investment Advisory Fee noted in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements will apply in respect to the funds held by the Investor.

## 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 out-going 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 and services, or 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 financial 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](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, 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](http://www.sunlife.ca/privacy) or call us for a copy.