Sun Life Assurance Company of Canada

Cash Surrender Request

Please remember:

- You may surrender your policy at any time.
- A surrender charge may be applied. Please refer to your policy for specific surrender charge information.
- If received by the Company in good order, by completing and signing this form, you are requesting cancellation of your policy and all coverage associated with it.
- After we process the cancellation request, you will receive the cash surrender value of the policy, if any.
- A complete and signed IRS Form W-9 Request for Taxpayer Identification and Certification is required. We cannot process your request without this form.
- We require a copy of the policy owner's government issued photographic identification (I.D.) to process this request. You can submit a copy of any government issued I.D. with this form (i.e. driver's license, passport, state I.D. card). You will need to provide a copy of this I.D. for each policy owner, trustee, estate representative, or power of attorney.

›For help with this form, call **800-862-6266.**

1 Policy information

Policy number(s)	Insured(s) name	
Owner name		SSN/TIN
Co-owner (if applicable)		SSN/TIN
Owner address		
City	State	Zip code
Owner's e-mail address		
In case we need to contact you about this request		Daytime phone

2 Lost policy certification (select one)

☐ I have enclosed my policy with this form.

☐ I am unable to locate the policy referenced above. If I find it, I will immediately return it to the Company.

3 Tax withholding

We are required to remit taxes to the IRS on the taxable amount of your policy proceeds so we need you to complete, sign and attach and IRS Form W-9 Request for Taxpayer Identification and Certification. The tax withholding options that you select will remain in effect until revoked in writing. Federal taxes may apply. The mandatory Federal income tax withholding rate is 10%*.

Federal income tax withholding

Would you like federal income tax withheld from your withdrawal?

☐ Yes, withhold 10% of the taxable amount

☐ No, do not withhold federal income tax.

- If you choose "no" withholding or you do not have enough tax withheld from your distribution, you may have to pay estimated taxes.**
- If your withholding and estimated tax payments are not sufficient, you also may incur penalties under the estimated tax rules.

*Mandatory withholding applies to Non-US Residents based on the country you reside in.

**Some exceptions may apply. If you are not eligible to opt out of federal income tax withholding, we will contact you.

Sun Life Assurance Company of Canada is a member of the Sun Life group of companies. The insuring entity, Sun Life Assurance Company of Canada, is referred to as "the Company" within this form.

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4 Signature(s)

All owners and irrevocable beneficiaries must sign this form.

If you are signing this form as a fiduciary for the owner (power of attorney, trustee, guardian, custodian, etc.), please sign in your fiduciary capacity. We will need your authorizing documents to process this request. If we do not have them on file, please attach them to this form.

We require an original signature guarantee stamp (no faxes) with each signature if any one of the following situations applies:

- The policy owner's address of record has changed within 30 days of us receiving this request.
- The cash surrender value is $250,000 or more.

We will not accept a notary stamp.

You can get a **signature guarantee stamp** at an FDIC-insured bank; a member firm of the New York, American, Boston, Midwest, Philadelphia, or Pacific Stock Exchange; or any company that is a member of the Securities Transfer Agents Medallion Program (STAMP).

If the policy is owned by a corporation, (an) authorized officer(s) of the corporation must sign this form and provide his or her title. We will also require a corporate resolution to evidence any officer's signing authority.

Owner signature	Date (mm/dd/yyyy)
X	
Please PRINT name below	
Signature guarantee stamp (if applicable)	

Co-owner signature (if applicable)	Date (mm/dd/yyyy)
X	
Please PRINT name below	
Signature guarantee stamp (if applicable)	

5 Requirement checklist

To ensure we can process your request; please review and confirm:

☐ I have selected a federal tax withholding option in section 3.

☐ I have completed, signed and attached IRS Form W-9 Request for Taxpayer Identification and Certification.

☐ A signature guarantee applies and is provided above (if unsure, see applicable situations listed above).

☐ I have included a copy of my photo I.D.

☐ I have completed and signed this form.

We cannot process your surrender request without these requirements.

Contact us

By mail
Sun Life
P.O. Box 9106
Wellesley Hills, MA 02481-9106

By express mail
Sun Life
One Sun Life Executive Park
Wellesley Hills, MA 02481

By fax
888-863-8311

www.sunlife.com/us

Customer Service **800-862-6266** M–F, 8 a.m.–6 p.m., ET

Form **W-9**
(Rev. October 2018)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

▶ **Go to *www.irs.gov/FormW9* for instructions and the latest information.**

Give Form to the requester. Do not send to the IRS.

Print or type. See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.

2 Business name/disregarded entity name, if different from above

3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only **one** of the following seven boxes.

☐ Individual/sole proprietor or single-member LLC ☐ C Corporation ☐ S Corporation ☐ Partnership ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____

Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is **not** disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.

☐ Other (see instructions) ▶

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) _____

Exemption from FATCA reporting code (if any) _____

(Applies to accounts maintained outside the U.S.)

5 Address (number, street, and apt. or suite no.) See instructions.

Requester's name and address (optional)

6 City, state, and ZIP code

7 List account number(s) here (optional)

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

			–			–				

or

Employer identification number

		–							

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here | **Signature of U.S. person** ▶ | **Date** ▶

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to *www.irs.gov/FormW9*.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, *later.*