

Estate Settlement Guidelines

Non-registered (cash) accounts – Joint accounts

Account number	Deceased investor's last name	Deceased investor's first name	Date (dd-mm-yyyy) — —
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Non-registered (cash) accounts – Joint accounts

Please use this guideline to ensure that all documentation is complete to settle a deceased investor's non-registered joint account.

Joint Tenancy with Rights of Survivorship (JTWROS) – for all provinces except Quebec

	Yes	No	Notes
Notarized or Certified True Copy of Death Certificate or Funeral Director's Certificate of Death	<input type="checkbox"/>	<input type="checkbox"/>	
Surviving account holder's SIN or foreign social insurance number and address (for future tax reporting purposes)	<input type="checkbox"/>	<input type="checkbox"/>	
Letter of Direction signed by all surviving joint owners	<input type="checkbox"/>	<input type="checkbox"/>	

Please note that due to audit and recordkeeping issues, all JTWROS accounts will be transferred to a new account setup in the name of the surviving account holder. If the surviving account holder is the spouse, the transfer to the new account is recorded at acquisition cost (book value,) and for all other types of surviving account holders, it is recorded at market value. This account type is not permitted in Quebec.

Joint Tenants in Common (JTIC) – for all provinces except Quebec

	Yes	No	Notes
The deceased died testate (with a Will) and the deceased's share of the account assets are less than \$25,000 – See document requirements for Individual Cash Accounts Less than \$25,000	<input type="checkbox"/>	<input type="checkbox"/>	
The deceased died testate (with a Will) and the deceased's share of the account assets are \$25,000 and above – See document requirements for Individual Cash Accounts \$25,000 and above	<input type="checkbox"/>	<input type="checkbox"/>	
The deceased tenant died intestate (without a Will) – See document requirements for Individual Investor Died Intestate (no Will)	<input type="checkbox"/>	<input type="checkbox"/>	
Address of Executor/Estate Trustee (for tax reporting purposes)	<input type="checkbox"/>	<input type="checkbox"/>	
SLGI Estate Claim form OR Letter of Direction signed by Executor/Estate Trustee	<input type="checkbox"/>	<input type="checkbox"/>	

Co-Ownership Accounts – for Quebec residents

	Yes	No	Notes
See document requirements for Individual Cash Accounts if deceased tenant died Testate (with a Will)	<input type="checkbox"/>	<input type="checkbox"/>	
See document requirements for Individual Cash Accounts if deceased tenant died Intestate (no Will)	<input type="checkbox"/>	<input type="checkbox"/>	
Address of Liquidator (for tax reporting purposes)	<input type="checkbox"/>	<input type="checkbox"/>	
SLGI Estate Claim OR Letter of Direction from Liquidator	<input type="checkbox"/>	<input type="checkbox"/>	

Note: The Guidelines serve as a basis for most estate situations; however Sun Life Global Investments may request additional documentation based on each estate's unique circumstances.

Please submit documentation to:

Sun Life Global Investments (Canada) Inc.
c/o RBC Investor & Treasury Services, Shareholder Services
155 Wellington St. W., 4th Floor
Toronto, ON M5V 3L3