

Know your client (KYC) update form



Account/contract number (for internal use only)

Please complete one KYC update form for each Ownership type (Individual, corporate, joint, etc.)

Updates to KYC information in the owner and joint owner sections will be applied to all accounts/contracts held by the owner/joint owner with Mutual fund dealer, Sun Life Financial Investment Services (Canada) Inc. (SLFISI), and Segregated fund firm, Sun Life Financial Distributors (Canada) Inc. (SLFD)[†].

[†]Registered as a financial services firm in Quebec

1 Owner information

First name	Middle name	Last name
Name of Corporation, Entity, Trust or Estate		
Detailed occupation/pre-retired occupation/principal business		Type of business
Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-Law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of dependents

Know Your Client – Client Level Information

Income

- Under \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$100,000
- over \$100,000

Estimated net worth

- Liquid assets \$
- Fixed assets + \$
- Liabilities - \$
- Total** \$

Investment knowledge

- Extensive
- Good
- Fair
- Little to none

If there is any change to Third party determination/Related parties since becoming a client, please complete only the applicable sections of the *Identity verification, third party determination and politically exposed person (PEP) for individual owners (4830-E)* form or the *Identity verification and third party determination for entity owners (4831-E)* form.

For non-registered accounts/contracts

If there are any updates to FATCA and/or CRS since becoming a client, please complete the *International tax self-certification for individuals (4573-E)* form or the *International tax classification for an entity (4545-E)* form.

2 Joint owner information

First name	Middle name	Last name
Detailed occupation/pre-retired occupation/principal business		Type of business
Marital status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Common-Law <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of dependents

Know Your Client – Client Level Information

Income

(Joint account holder must complete)

- Under \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$100,000
- over \$100,000

Estimated net worth

(Joint account holder must complete)

- Liquid assets \$
- Fixed assets + \$
- Liabilities - \$
- Total** \$

Investment knowledge

(Joint account holder must complete)

- Extensive
- Good
- Fair
- Little to none

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2 Joint owner information (continued)

If there is any change to Third party determination/Related parties since becoming a client, please complete only the applicable sections of the *Identity verification, third party determination and politically exposed person (PEP) for individual owners (4830-E)* form or the *Identity verification and third party determination for entity owners (4831-E)* form.

For non-registered accounts/contracts

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3 Know your client (KYC) – Plan level

Plan type	Account/contract number
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Investment Objective	Risk Tolerance	Time Horizon
Aggressive Growth %	High %	<input type="checkbox"/> Less than 3 years
Growth %	Medium to High %	<input type="checkbox"/> 3 to 7 years
Balanced %	Medium %	<input type="checkbox"/> 8 to 15 years
Income %	Low to Medium %	<input type="checkbox"/> More than 15 years
Cash Reserves %	Low %	
100%	100%	

Plan type	Account/contract number
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Investment Objective	Risk Tolerance	Time Horizon
Aggressive Growth %	High %	<input type="checkbox"/> Less than 3 years
Growth %	Medium to High %	<input type="checkbox"/> 3 to 7 years
Balanced %	Medium %	<input type="checkbox"/> 8 to 15 years
Income %	Low to Medium %	<input type="checkbox"/> More than 15 years
Cash Reserves %	Low %	
100%	100%	

Plan type	Account/contract number
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Investment Objective	Risk Tolerance	Time Horizon
Aggressive Growth %	High %	<input type="checkbox"/> Less than 3 years
Growth %	Medium to High %	<input type="checkbox"/> 3 to 7 years
Balanced %	Medium %	<input type="checkbox"/> 8 to 15 years
Income %	Low to Medium %	<input type="checkbox"/> More than 15 years
Cash Reserves %	Low %	
100%	100%	

Using borrowed money to finance the purchase of securities involves greater risk than a purchase using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

Additional KYC notes (advisor use)

Note: If you become aware that a client has borrowed money to invest in any plan, please record plan type, lender, amount, interest and term of loan (months) in Additional KYC notes.

3 Know your client (KYC) – Plan level (continued)

Investment objective	Definitions
Aggressive growth	Your objective is maximum capital appreciation and current income from investments is not a requirement. This may lead you to hold a relatively high proportion of funds that invest in companies that demonstrate a high growth potential and higher likelihood of increased market value volatility in the fund price (both positive and negative).
Growth	Your objective is capital appreciation and current income from investments is not a requirement. This may lead you to hold a relatively high proportion of funds that invest in equities if you also have a higher risk tolerance and long term time horizon.
Balanced	Your objective is a combination of income and growth. An account with a balanced objective should typically include at least 40% in fixed income investments and no more than 60% in equity mutual funds.
Income	Your objective is to generate current income from your investments and you are less concerned with capital appreciation. Investments that will satisfy this objective include fixed income investments such as funds that invest in bond or money market instruments.
Cash reserves	Your objective is short-term, highly liquid investment that earns a low rate of return. Capital preservation is critical.

Risk tolerance	Definitions
High	High risk investments demonstrate a high volatility and are for investors who are growth oriented and are willing to accept significant short term fluctuations in portfolio value in exchange for potentially higher long term returns and may include labour-sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets, science and technology, or funds that engage in speculative trading strategies including hedge funds that invest in derivatives, short sell or use leverage.
Medium to High	Medium to High risk investments demonstrate a medium to high volatility and are for investors that are looking for long term growth and may include funds that invest in smaller companies, specific market sectors or geographic areas.
Medium	Medium risk investments demonstrate a medium volatility and are for investors that are looking for moderate growth over a longer period of time and may include Canadian dividend, Canadian equity, U.S. equity and certain international equity funds.
Low to Medium	Low to Medium risk investments demonstrate a low to medium volatility but a higher volatility than those described as low risk and may include bond or balanced funds.
Low	Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital and may include such investments as Canada Savings Bonds, GICs and money market mutual funds.

	Definition
Time horizon	The period of time from now to when you will need to access a significant portion of the money invested.

4 Owner and joint owner acknowledgement and agreement

I understand that SLFISI/SLFD and their affiliates will rely on the information recorded on this form to conduct suitability reviews for my accounts/contracts and satisfy regulatory requirements. I have reviewed and confirm the information recorded on this form is complete and accurate on the date below. I acknowledge receiving a signed copy of this completed Know your client (KYC) update form.

Client's signature X	Date (dd-mm-yyyy)
Joint client's signature X	Date (dd-mm-yyyy)

5 Advisor acknowledgement

I understand that SLFISI/SLFD and their affiliates will rely on the information recorded on this form to conduct client suitability reviews and satisfy regulatory requirements. I have reviewed the information recorded on this form with the owner/joint owner and confirm, to the best of my knowledge, that it is complete and accurate. If any information recorded on this form is transmitted electronically, I am responsible for ensuring the information transmitted does not contain errors and is identical to the information contained on this form. I understand and acknowledge that I will be responsible for any errors or omissions that may be caused as a result of that transfer of information.

Advisor's first name	Advisor's last name	Advisor's rep code
Advisor's signature X	Date (dd-mm-yyyy)	