

# Guide to Completing the Reallocation and Transfer of Funds Form - Universal Life (693UL)

### 1. Reallocation

Policy Number

Name of insured (First, Last)

I request that:

only this premium of \$  be allocated as follows: **OR**

this premium of \$  **and** all future premiums be allocated as follows:

**Note:** Minimum investment required for a Guaranteed Deposit Account is \$500.00

---

**Direction 2000**

% or \$  to the Daily Interest Account

% or \$  to the Guaranteed Deposit Account - Monthly for a Term of  months (i.e. 12 - 60 or 120)

% or \$  to the Guaranteed Deposit Account - Annual for a Term of  months (i.e. 12 - 60 or 120)

% or \$  to the Accumulative Income Fund

% or \$  to the Common Stock Fund

These are non-exempt seg funds.

---

**Direction 2000 Plus and Equation®**

% or \$  to the Daily Interest Account

% or \$  to the Guaranteed Deposit Account - Compound for a Term of  months (i.e. 12, 24, 36, 48 or 60)

% or \$  to the Money Market Fund

% or \$  to the Active Canadian Bond Fund

% or \$  to the Asset Allocation Fund

% or \$  to the Canadian Stock Fund

These are non-exempt seg funds.

% or \$  to the Canadian Equity Index Interest Option

% or \$  to the Performance Fund Interest Option - Global

% or \$  to the Performance Fund Interest Option - Domestic

% or \$  to the American Equity Index Interest Option

% or \$  to the U.S. Technologies Index Interest Option

% or \$  to the European Index Interest Option

Exempt accounts

Other selections are the non-exempt seg funds noted above

Change my tax exempt transfer account to  (Money Market is default, if no fund specified).

When room becomes available in the exempt portion, automatically transfer from my non-exempt fund to  exempt account. (Daily Interest Account is default, if no account specified).

Enter in the Policy Number and insured(s) First and Last name.

Select one of the boxes, The 1st check box is for lump sum deposits.

The 2nd box is for lump sum and/or allocation changes for future deposits.

NOTE: Complete the section that relates to your product type.

These are non-exempt seg funds.

These are non-exempt seg funds.

Exempt accounts

Other selections are the non-exempt seg funds noted above

**Automatic Investment Options**

When sufficient funds accumulate in the Daily Interest Account, they will automatically be transferred to a Guaranteed Deposit Account for  months /  years. The transfer will occur at the earlier of the next policy anniversary or at the time a premium is paid.

At the end of the term of a Guaranteed Deposit Account I request the following:

- automatically reinvest in a new Guaranteed Deposit Account for the same term **OR**
- automatically invest in a new Guaranteed Deposit Account for  months /  years **OR**
- automatically invest in the Daily Interest Account

For GDA rollover instructions.

Allocation selection for future deposits is entered on the left.

If the request is an investment allocation change or transfer of funds, don't forget to update the charges or the funds will continue to be deducted from the previous fund charges selection.

Changes to Shuttle or monthly charges are completed on the right.

**1. CONTINUED – Equation Generation® II - Premium Allocation**

	Shuttle Account	Charges Allocation
\$ or % <input type="text"/> to the Daily Interest Account	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the Guaranteed Deposit Account for a term of <input type="text"/> years (1, 5, 10)	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the American Equity Index Interest Option	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the European Index Interest Option	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the U.S. Technologies Index Interest Option	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the U.S. Blue Chip Index Interest Option	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the Canadian Equity Index Interest Option	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the Performance Fund Interest Option - Global	\$ or % <input type="text"/>	% <input type="text"/>
\$ or % <input type="text"/> to the Performance Fund Interest Option - Canadian	\$ or % <input type="text"/>	% <input type="text"/>

**Note:** Daily Interest Account is the Shuttle default for contracts received after Oct 7, 2016. No Shuttle change will be processed on these policies.

**Equation Generation® III / Equation Generation® IV (Shuttle account restricted to Daily Interest Account for policy applications received after October 7, 2016)/ EquiLife® - Premium Allocation**

	Shuttle Account	Charges Allocation
% <input type="text"/> to the Daily Interest Account	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Guaranteed Deposit Account for a term of <input type="text"/> years (1, 5, 10)	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the American Equity Index Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the European Index Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the U.S. Technologies Index Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the U.S. Blue Chip Index Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Canadian Equity Index Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Global	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Canadian	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Canadian Bond	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Canadian Value Stock	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Large Cap Canadian Equity	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Global Fixed Income	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Performance Fund Interest Option - Global Balanced	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Franklin Quotential Diversified Income Portfolio Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Franklin Quotential Balanced Income Portfolio Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Franklin Quotential Balanced Growth Portfolio Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Franklin Quotential Growth Portfolio Interest Option	% <input type="text"/>	% <input type="text"/>
% <input type="text"/> to the Franklin Quotential Diversified Equity Portfolio Interest Option	% <input type="text"/>	% <input type="text"/>

If the 2nd box is selected, the changes specified in the charges allocation section on the right side above will be processed.

**MONTHLY CHARGES**

- Deduct monthly charges pro rata from the Investment Interest Accounts selected for my Premium Allocation.
- Deduct monthly charges as indicated under Charges Allocation (above) from the Accounts specified for Premium Allocation (must total 100%).

Complete this section if a transfer of funds is required.

NOTE: percentages (e.g. 100%, 50%...) can be used, or a dollar amount can be inputted.

**2. TRANSFERS** - I request the following transfers: An Outstanding Policy Loan May Restrict GDA or DIA transfers

\$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_  
 \$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_  
 \$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_

Select a term if transfer is to a GDA  
 for  months /  years  
 for  months /  years  
 for  months /  years

I request the following transfers for the Equation Generation® within the **shuttle account**:  
 \$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_ for \_\_\_\_\_ years (if applicable)  
 \$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_ for \_\_\_\_\_ years (if applicable)  
 \$ \_\_\_\_\_ from the \_\_\_\_\_ to \_\_\_\_\_ for \_\_\_\_\_ years (if applicable)

I acknowledge that there may be market value adjustments and surrender charges as per the terms of my contract in respect of the amounts transferred.

**Agreement**

All premium allocations, transfers or automatic investment options are subject to the minimums stated in your policy contract. Premium allocations and automatic investment options selected will remain in effect until receipt by the Company of a written request for change from the Policyowner.

Signature of Policyowner \_\_\_\_\_ Date \_\_\_\_\_  
 Signature of Policyowner \_\_\_\_\_ Date \_\_\_\_\_

Policy owners(s) must sign, date and return.

**Note:** Electronic signatures are not accepted on this form.