

# How to set up pre-authorized withdrawals for your plan\*

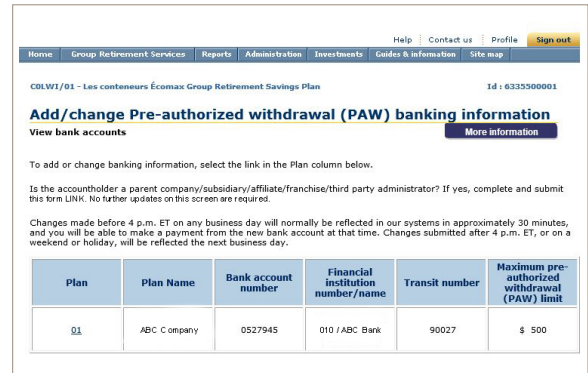
## STEP 1 - Sign in to the Plan Sponsor Services website

- Sign in to the Plan Sponsor Services website using your access ID and password.
- To begin, select **Add/change banking information** from the **Administration** drop-down menu.



## STEP 2 - Add or change banking information

- Existing bank account information is displayed.
- To add a new bank account, change the bank account, or update the maximum pre-authorized withdrawal (PAW) limit that is associated with a plan, select the link in the **Plan** column.
- The **Maximum pre-authorized withdrawal (PAW) limit** column shows the maximum amount that Sun Life is authorized to withdraw in any given payment - if this column is blank, it means you have not set a maximum limit for the plan.



\* If your payroll provider is sending contributions (remittance information and payments) to Sun Life Financial on your behalf, you do not need to set up pre-authorized withdrawal. Contact your Group Retirement Services representative for more details.

## STEP 3 - Select from account update options

- Select the change you want to make under **Update bank account.**

Sun Life Financial

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C0379/01 - Testing Client Id: CB29

### Add/change Pre-authorized withdrawal (PAW) banking information

Update bank account [More information](#)

For Plan: 01 - Testing Client

<b>Current bank account</b>	
<b>Effective date:</b>	03 Jun 2013
<b>Transit number:</b>	30800
<b>Financial institution number/name:</b>	010 / CANADIAN IMPERIAL BANK OF COMMERCE 305 MLNER AVE 5TH FLOOR
<b>Account number:</b>	9999999
<b>Maximum PAW limit:</b>	\$ 20000

**Update the bank account**

Select one of the following options:

Change the maximum PAW limit:

Assign an existing bank account: Account|Institution|Transit|Max PAW limit

Add a new bank account:

[Previous](#) [Continue](#) [Cancel](#)

## Step 4 - New account authorization

- If a new bank account is being added, you must indicate that you have the legal authority to enter into the agreement and must agree to the terms and conditions.
- If the new bank account requires multiple authorized signatures, Sun Life cannot accept the information online – you must select the link to the paper form, complete, print and forward to the address on the form.

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C0379/01 - Testing Client Id: 0037990001

### Add/change Pre-authorized withdrawal (PAW) banking information

Pre-authorized withdrawal (PAW) agreement [More information](#)

For Plan: 01 - Testing Client

#### Pre-authorized withdrawal (PAW) agreement

Category: Business

**Terms and Conditions**

The Accountholder acknowledges that this agreement is provided for the benefit of Sun Life Assurance Company of Canada ("Sun Life") and is provided in consideration of the financial institution noted below agreeing to process withdrawals against the Accountholder's account in accordance with the rules of the Canadian Payments Association.

The Accountholder authorizes Sun Life to draw on the Accountholder's account indicated below for payments owing to Sun Life according to the contract the Plan Sponsor or Employer has with Sun Life. The payment amounts will vary according to the direction of the Plan Sponsor or Employer. **Pre-notification of any withdrawal or change to the withdrawal amount that occurs as a result of a direct action on the part of the Plan Sponsor or Employer is not required.**

The Accountholder acknowledges that

- (i) provision and delivery of this agreement to Sun Life constitutes delivery to the financial institution noted below
- (ii) the financial institution noted below is not required to verify that a PAW has been issued
- (iii) the financial institution noted below is not required to verify that Sun Life has fulfilled the purpose for which the PAW was issued.

This agreement may be cancelled by the Accountholder at any time, by giving Sun Life 10 days' notice of the request to cancel. To obtain a sample cancellation form, or for more information on the right to cancel a PAW agreement (which may also be referred to as a Pre-authorized debit (PAD) agreement), the Accountholder may contact Sun Life or visit [www.cdmpay.ca](http://www.cdmpay.ca). Revocation of this agreement does not terminate the contract that exists between the Plan Sponsor or Employer and Sun Life. The agreement applies only to the method of payment and does not otherwise have any bearing on the contract.

The Accountholder acknowledges certain recourse rights if any withdrawal does not comply with this agreement. For example, the Accountholder has the right to receive reimbursement for any pre-authorized withdrawal that is not authorized or is not consistent with this PAW agreement. To obtain a form for a reimbursement claim, or for more information on the Accountholder's recourse rights, the Accountholder may contact the financial institution noted below or visit [www.cdmpay.ca](http://www.cdmpay.ca).

I acknowledge that I have the sole authority to enter into this agreement between the Accountholder and Sun Life.

**Please note:** If more than one person's signature is required for the Accountholder's bank account, please complete the [Pre-authorized Withdrawal \(PAW\) form](#) and mail it to Sun Life. No further action is required if you are submitting a form. You may use the top navigation bar to go to a different section of the website, or to sign out of your session.

I agree to the terms and conditions of the PAW agreement.

[I agree](#) [I decline](#)

## STEP 5 - Enter new account information

- If a new bank account is being added, you must complete all information – transit, institution and account numbers, as well as payment frequency, maximum PAW limit, and accountholder's name.

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C0379/01 - Testing Client Id: 0037900001

### Add/change Pre-authorized withdrawal (PAW) banking information

Add new bank account [More information](#)

For Plan: 01 - Testing Client

Enter your Transit, Institution and Account numbers in the spaces provided. Enter the numbers as they appear on your cheque, without spaces or hyphens.

ABC Company 123 Any Street City, Prov. Z1Z 1Z1 (519) 555-0000	PAY TO THE ORDER OF _____ \$ _____
Financial Institution 678 Main Ave. City, Prov. Z1Z 1Z1	_____ /100 DOLLARS

||<sup>0</sup>00||<sup>0</sup>    |    |    |    |  
Transit #    Institution #    Account #

Effective date: 16 May 2013

Payment frequency:  Weekly  Bi-Weekly  Monthly

Maximum PAW limit: \$ \_\_\_\_\_

Accountholder name: \_\_\_\_\_

[Previous](#) [Continue](#) [Cancel](#)

**\*Note:**  
The payment frequency above is for information purposes only and will not change how often you submit contribution information or payments.

## STEP 6 - Review and submit

- Review and select **Submit** if all the information is accurate.
- Select **Previous** to make changes to the information.

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C0379/01 - Testing Client Id: 0037900001

### Add/change Pre-authorized withdrawal (PAW) banking information

Review and submit

If the new bank account information shown below is correct, click 'Submit' or click 'Previous' to make changes.

For Plan: 01 - Testing Client

#### Bank account details

Effective date:	16 May 2013
Transit number:	30800
Financial institution number/name:	010/CANADIAN IMPERIAL BANK OF COMMERCE 305 MILLNER AVE 5TH FLOOR
Account number:	45875
Maximum PAW limit:	\$15000

[Previous](#) [Submit](#) [Cancel](#)

## STEP 7 - PAW Confirmation

- The **Confirmation** page will confirm your changes have been submitted. You may wish to print this page for your records.

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00379/01 - Testing Client Id : 0037900001

### Add/change Pre-authorized withdrawal (PAW) banking information Confirmation

The updates have been submitted successfully.

For Plan: 01 - Testing Client

**Bank account details**

Effective date: 16 May 2013  
 Transit number: 30800  
 Financial institution number/name: 010/CANADIAN IMPERIAL BANK OF COMMERCE  
 Account number: 305 WILNER AVE 5TH FLOOR  
 45875  
 Maximum PAW limit: \$15000

Please print or save the confirmation for your records.

[Print Confirmation](#) [Add/change banking information](#)

If you are adding a new account, your printable confirmation will look like this sample. It is the record of your PAW agreement and it should be printed and filed.

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Group Retirement Services  
 Waterloo: PO Box 2023 Stn Waterloo, Waterloo ON N2J 0B4  
 Montreal: PO Box 11001 Stn CV, Montreal QC H3C 3P3  
 Telephone: 1-800-387-7262  
 Email: [sc@sunlife.com](mailto:sc@sunlife.com)

### Confirmation of Pre-authorized withdrawal agreement

Testing Client

Thank you for signing up for Pre-authorized withdrawal (PAW) with Sun Life Assurance Company of Canada. We have accepted your PAW agreement and confirm the following details:

Effective date: 16 May 2013  
 Account holder name: ABC Company Limited  
 Financial institution number, name and transit: 010/CANADIAN IMPERIAL BANK OF COMMERCE/30800  
 Account number: 45875  
 Amount of PAW: Variable  
 Frequency of PAW: Bi-weekly  
 Type of PAW: Business

The above pre-authorized withdrawal information has been added to the following plan and/or payroll division(s):

Plan	Plan name	Maximum PAW limit
01	Testing Client	\$ 15000

**You have waived your right to receive pre-notification of the amount of the PAW and agreed that you do not require advance notice of the amount of the PAW before the withdrawal is processed.**

Your PAW agreement may be cancelled provided notice is received 10 days before the next scheduled PAW. If any of the above details are incorrect, please contact your Sun Life Financial Group Retirement Services representative immediately. If the details are correct, you do not need to do anything further and withdrawals will be processed as indicated above when direction is provided by the Plan Sponsor or Employer.

You have certain recourse rights if any withdrawal does not comply with these terms. For example, you have the right to receive a reimbursement for any PAW that is not authorized or is not consistent with this PAW agreement. To obtain more information on your recourse rights, contact your financial institution or visit [www.cdnspay.ca](http://www.cdnspay.ca).

## Need assistance?

If you have questions or need assistance, please contact the Sponsor Care Centre at 1-800-387-7262 or e-mail [SCC@sunlife.com](mailto:SCC@sunlife.com). For companies in Quebec, contact the Small Business Centre at 1-855-362-3086 or email [SmallBusinessSavings@sunlife.com](mailto:SmallBusinessSavings@sunlife.com).