Manulife

WELCOME

Your Enrolment Guide

The Board of Trustees, Carpenters' Residential Group
RRSP Trust Fund Registered Retirement Savings Plan

About this Enrolment Guide

This Guide provides information you will need to enroll in your company's Registered Retirement Savings Plan.

This process will take a bit of your time, but it will be time well invested. A colour-coded, step-by-step process will help you navigate through this Guide. Each step includes a 'To Do' box showing what you must complete to enroll. The boxes separate what you must do from what you should keep in mind.

Here's what you need to do...

Step one: **Learn about your program**

Step two: **Decide how to enroll**

Step three: **Decide how to invest**

Step four: **Check to see you've completed each step**

Let's Get Started...

STEP one

Learn about your program

To Do!

- ☐ Learn about the advantages of your program.
- ☐ Review the details of your program.

Advantages of The Board of Trustees, Carpenters' Residential Group RRSP Trust Fund Registered Retirement Savings Plan

To help ensure you are prepared for life after work, your Plan Sponsor (employer) has taken the first step toward helping you save for your retirement by offering you a Registered Retirement Savings Plan. Now, it's up to you to take the next step and join your program.

Your Registered Retirement Savings Plan provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.

- **Immediate tax reduction** – Regular payroll contributions to Registered Retirement Savings Plans and/or Registered Pension Plans are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every paycheque throughout the year.

- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings Plans, Deferred Profit Sharing Plans or Registered Pension Plans occurs in a tax-sheltered environment until you withdraw funds from the plan.

- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.

- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.

- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.

- **Easy-to-read statements**– Manulife's member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.

- **Consolidate your savings** – You can transfer accounts you hold at other institutions to your group program, allowing you to enjoy the above benefits for all of your retirement savings.

Keep reading to learn about the details of your company's program and find out how to join.

Details of your program

The Board of Trustees, Carpenters' Residential Group RRSP Trust Fund Group Retirement Program includes these plan(s):

- Registered Retirement Savings Plan (RRSP) **-** You are **required to join** this plan

The details of your program – shown below – are subject to change by your Plan Sponsor (employer).

	Registered Retirement Savings Plan
Policy number	530130
Who is eligible to join this plan?	Enrollment Members of Carpenters and Allied Workers Local 27 who work with a Contributing Contractor.
Do I have to join?	Yes.
When can I join?	Immediately, once you have completed an enrollment form.
How much do I contribute?	Contributions You can make voluntary contributions up to the Canada Revenue Agency (CRA) maximum limit.
How much does my Plan Sponsor (employer) contribute?	The Contractors make contributions according to the Collective Bargaining Agreement. Currently, this is set at 10% of your gross income.
Who decides how my contributions will be invested?	Investments You do.
Can I transfer money into the plan?	Transfers Yes, you may transfer amounts from another registered plan.

	Registered Retirement Savings Plan
Can I take money out of the plan while I am employed?	While working for a Contributing Contractor You cannot withdraw funds unless you retire or semi-retire at age 55 or older, or if you qualify for Hardship or Homebuyer's Plan withdrawals. Please refer to your booklet for details.
Can I make additional one-time contributions?	Lump sum contributions Yes.
What happens if I leave the company?	Termination You may withdraw your RRSP funds if you are no longer a member of Local 27 and 5 years have passed with no new contributions from contributing contractors.
What happens if I retire from the company?	Retirement The full value of your account belongs to you.
What happens if I die?	Death before retirement Your beneficiary or beneficiaries will be entitled to the portion of your account that you have specified.

Decide how to enroll

To Do!

- ☐ Decide how you want to enroll – either online or with a paper form.
- ☐ Follow the instructions for your preferred enrolment option.

To enroll online

Go to **www.manulife.ca/GRO/enroll**, select Next and enter the information shown below for each plan you are joining. Follow the instructions as they appear on the screen.

The online enrolment process will guide you through the remaining steps in this Enrolment Guide. **Remember – you will need to return to page 27 of this Guide once you have finished enrolling online.**

You must join this plan:

Registered Retirement Savings Plan	Policy number: 530130	Access code: CL027

Tips for enrolling online:

- **Review** the **Rate of Return Overview** to learn about the investments available through your program and their investment management fees (IMFs).
- **Print** your **Enrolment confirmation** when you finish enrolling so you have a copy for your records. You will need your Customer Number shown on your confirmation when you contact the Customer Service Centre and to register your login information for the secure website.
- **Choose** your **Personal Identification Number (PIN)**. You'll need your PIN and Customer Number to identify yourself to the Customer Service Centre. Keep this number in a safe place.

To enroll using paper forms

Detach the **Application form(s)** for the plan(s) below. All forms you need to complete are located at the back of this Guide.

You must join this plan:

Application form for the Registered Retirement Savings Plan	Page 35

Complete the following sections on each Application form:

- Tell us about your plan
- Your personal information
- Name your beneficiary (or beneficiaries)

Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

Decide how to invest

To Do!

- ☐ Follow the instructions to determine your investor style and select your investments.

Note - If you consult a Financial Planner for advice regarding funds for this Registered Retirement Savings Plan, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.

If you do not provide instructions on where to invest contributions to your plan, contributions will be deposited to the plan default investment - Target Retirement Date Fund. You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

STEP three

Determine what type of investor you are

To Do!

☐ Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B	C
1. How interested are you in selecting investment funds for your retirement savings?	I am not interested. ☐	I have some interest. ☐	I am very interested. ☐
2. How likely are you to monitor and rebalance your investments on an annual basis?	I don't want to review my investments. ☐	I review my investments annually. ☐	I check my investments on a regular basis (at least quarterly). ☐
3. How would you rate your investment knowledge?	I have little to no knowledge about investing. ☐	I understand the basics of investing. ☐	I am confident in my investment knowledge. ☐

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	**...to select a Retirement Date Fund.** A Retirement Date Fund offers a well-balanced investment portfolio inside a single fund. Each fund is identified by its year of maturity, and as the maturity date approaches the fund gradually rebalances to become more conservative	11
Column B	**...to select the Asset Allocation Fund.** Asset Allocation Funds offer a well-balanced portfolio inside a single fund, and a professional fund manager monitors and rebalances these portfolios for you. There is an Asset Allocation Fund that is suitable for you whether you're a conservative investor or an aggressive one.	14
Column C	**...to build your own portfolio.** Choose from the individual funds available through your program to build your own portfolio.	14

How to choose a Retirement Date Fund

To Do!

- ☐ Confirm the age at which you plan to retire: _____
- ☐ Calculate the year you plan to retire: _____

Use the table below to select the Retirement Date Fund that is best suited to you.

For example: If you plan to retire in 2047, select the ML Fid ClearPath 2050 fund.

- ☐ Decide if you want to invest a portion of your contributions in a fund that provides a guaranteed income.
- ☐ Specify the 4-digit fund code for the fund(s) you select in the *Your investment instructions* section on each **Application form** and the percentage you want to invest in each.

1 –Choose your Retirement Date Fund

If you plan to retire during the period...	The Retirement Date fund for you is...	Fund code
Before 1901	ML Fid ClearPath 2020	2143
1901 - 2025	ML Fid ClearPath 2025	2144
2026 - 2030	ML Fid ClearPath 2030	2145
2031 - 2035	ML Fid ClearPath 2035	2146
2036 - 2040	ML Fid ClearPath 2040	2147
2041 - 2045	ML Fid ClearPath 2045	2148
2046 - 2050	ML Fid ClearPath 2050	2149
2051 - 2055	ML Fid ClearPath 2055	2150
2056 or later	ML Fid ClearPath 2060	2151

The **investment management fees** and **historical rates of returns** for these funds are on page 30. You can look up each fund online using the fund code at **www.manulife.ca/findmyfunds**.

If you are already retired, or are close to retirement, there is an income fund (2140 - ML Fid ClearPath Inc) that is available.

2 –Decide whether you would like to receive a guaranteed income

You can choose to direct a portion of your contributions into Manulife Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement,
- You are committed to long-term saving toward retirement,
- Your only other source of guaranteed retirement income will be provided by government benefit programs,
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances,
- You are beginning to consider retirement or plan actively for retirement.

The Group IncomePlus fund available on your plan is the ML Group IncomePlus Bal. AA c6 (6203).

The Group IncomePlus Guarantee Fee is 0.45% per year. At $45.00 per $10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of a market-based fund is not guaranteed.
If you are considering Group IncomePlus, please refer to the **The Bold Print** brochure for more detailed information about Manulife's Group IncomePlus.

3 – Complete each Application form

You need to indicate your investment choices in the section of the Application form titled *Complete if Retirement Date Fund is your investment strategy*.

Percentage you decided to invest in a Manulife Group IncomePlus Fund : _____ %

- Write the above percentage beside the Group IncomePlus Fund on each form.

Percentage you decided to invest in a Manulife Retirement Date Fund: _____ %

- The fund code for the Retirement Date Fund you chose is: _____
- Write the above percentage and fund code on each form.

The above 2 percentages must add to 100%.

You have now finished the fund selection process. Go to the next step to complete your enrolment.

Determine your investor style

To Do!

- ☐ Circle one answer for each question.
- ☐ Write your score – indicated in brackets at the end of each answer – in the box to the right of each question.
- ☐ Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

Your score

1. What is your investment horizon – when will you need this money? ☐

a. Within 3 years (0)

b. 3-5 years (3)

c. 6-10 years (5)

d. 11-15 years (8)

e. 15 + years (10)

2. What is your most important investment goal? ☐

a. To preserve your money (0)

b. To see modest growth in your account (4)

c. To see more significant growth in your account (7)

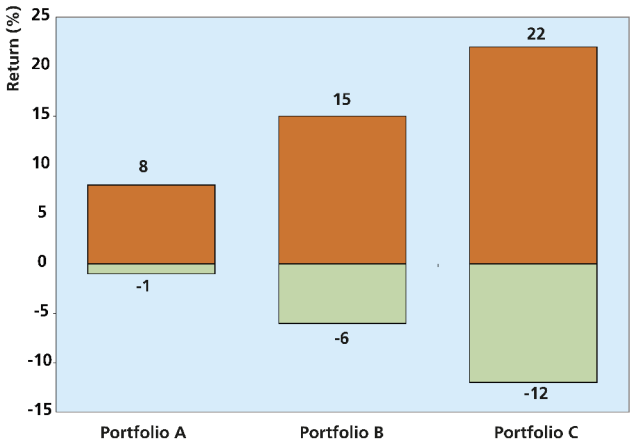
d. To earn the highest return possible (10)

3. **Please indicate which statement reflects your overall view of managing risk:**
   - **a.** I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
   - **b.** I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
   - **c.** I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
   - **d.** I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)

4. **If you owned an investment that declined by 20% over a short period, what would you do?**
   - **a.** Sell all of the remaining investment (0)
   - **b.** Sell a portion of the remaining investment (2)
   - **c.** Hold the investment and sell nothing (4)
   - **d.** Buy more of the investment (6)

5. **If you could increase your chances of improving your investment returns by taking more risk, would you:**
   - **a.** Be unlikely to take more risk (0)
   - **b.** Be willing to take a little more risk with some of your portfolio (2)
   - **c.** Be willing to take a lot more risk with some of your portfolio (4)
   - **d.** Be willing to take a lot more risk with your entire portfolio (6)

6. **The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?**
   - **a.** Portfolio A (0)
   - **b.** Portfolio B (3)
   - **c.** Portfolio C (6)



7. **After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?**
   - **a.** Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
   - **b.** Slightly increase your exposure to riskier investments and slightly increase your contributions.(3)
   - **c.** Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

8. **Which statement best applies to your approach regarding achieving your retirement income goals on time?**
   - **a.** I must achieve my financial goal by my target retirement date. (0)
   - **b.** I would like to come close to achieving my financial goal by my target retirement date. (2)
   - **c.** If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
   - **d.** I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is: _____

To Do!

If you are choosing...

...an Asset Allocation Fund

- ☐ Refer to page 19 for assistance with selecting the Asset Allocation Fund that is right for you.
- ☐ Decide if you want to invest a portion of your contributions in a fund that provides a guaranteed income.
- ☐ Specify the 4-digit fund code for the fund(s) you select in the *Your investment instructions* section on each **Application form** and the percentage you want to invest in each.

...to build your own portfolio

- ☐ Refer to page 22 for assistance with selecting the investments that are right for you.
- ☐ Decide if you want to invest a portion of your contributions in a fund that provides a guaranteed income.
- ☐ Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.

How to choose an Asset Allocation Fund

1 – Choose your Asset Allocation Fund

Your investor style (from page 17): _____

Choose the Asset Allocation (AA) Fund that matches your investor style.

If your investor style is...	The Asset Allocation Fund for you is...	Fund code
Conservative	ML Conservative AA	2001
Moderate	ML Moderate AA	2002
Balanced	ML Balanced AA	2003
Growth	ML Growth AA	2004
Aggressive	ML Aggressive AA	2005

Note – Although these funds are rebalanced periodically to ensure they meet the objectives for each investor style, we recommend you complete the Investor Style Questionnaire at least annually to ensure your style has not changed.

The **investment management fees** and **historical rates of returns** are on page 30. You can look up each fund online using the fund code at **www.manulife.ca/findmyfunds**.

2 –Decide whether you would like to receive a guaranteed income

You can choose to direct a portion of your contributions into Manulife Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement,
- You are committed to long-term saving toward retirement,
- Your only other source of guaranteed retirement income will be provided by government benefit programs,
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances,
- You are beginning to consider retirement or plan actively for retirement.

The Group IncomePlus fund available on your plan is the ML Group IncomePlus Bal. AA c6 (6203).

The Group IncomePlus Guarantee Fee is 0.45% per year. At $45.00 per $10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of a market-based fund is not guaranteed.
If you are considering Group IncomePlus, please refer to the **The Bold Print** brochure for more detailed information about Manulife's Group IncomePlus.

3 – Complete each Application form

You need to indicate your investment choices in the section of the Application form titled *Complete if Asset Allocation Fund is your investment strategy*.

Percentage you decided to invest in a Manulife Group IncomePlus Fund : _____ %

- Write the above percentage beside the Group IncomePlus Fund on each form.

Percentage you decided to invest in a Manulife Asset Allocation Fund: _____ %

- The fund code for the Asset Allocation Fund you chose is: _____
- Write the above percentage and fund code on each form.

The above 2 percentages must add to 100%.

You have now finished the fund selection process. Go to the next step to complete your enrolment.

STEP three

How to build your own portfolio

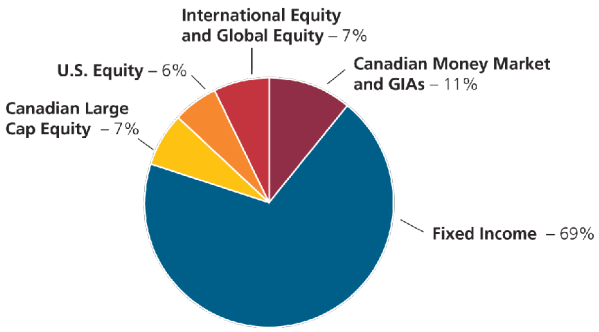
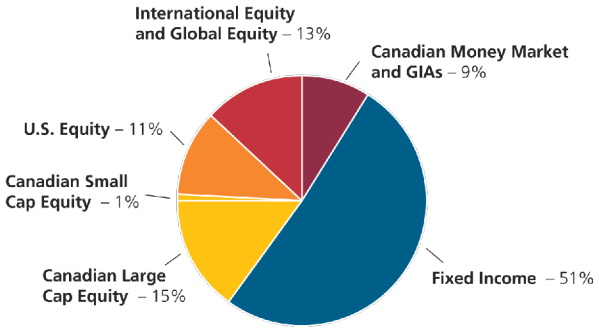
1 – Find your sample portfolio

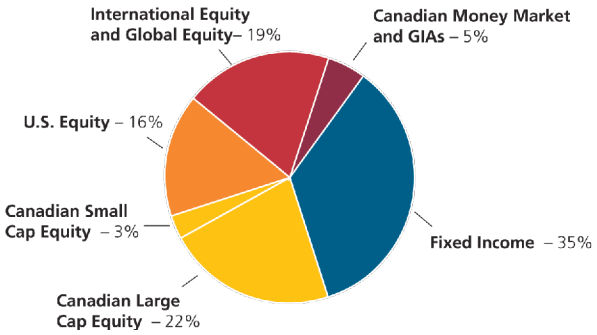
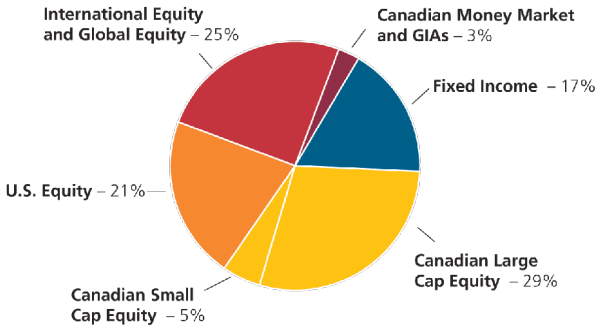
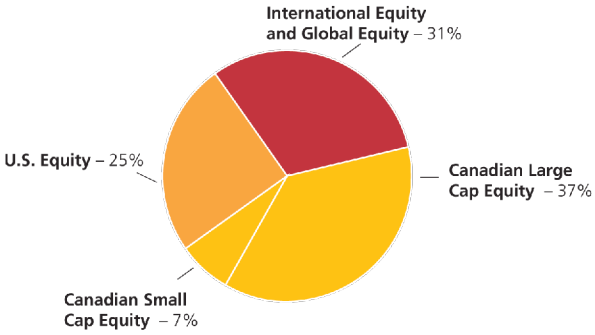
Your investor style (from page 17): _____

Find the sample portfolio that matches your investor style.

You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

Each asset class in the sample portfolio is represented by a different colour. For example, all Fixed Income fund descriptions are blue, and all US Equity fund descriptions are orange.

If your investor style is...	A recommended asset mix for you is...
Conservative	
Moderate	

If your investor style is...	A recommended asset mix for you is...
Balanced	
Growth	
Aggressive	

Notes:

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.

- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolio in the above table. The guidelines provided are only suggestions.

Where to find detailed fund information

The **investment management fees** and **historical rates of return** are on page 30. You can look up each fund online using the fund code at **www.manulife.ca/findmyfunds**

2 –Decide whether you would like to receive a guaranteed income

You can choose to direct a portion of your contributions into Manulife Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement,
- You are committed to long-term saving toward retirement,
- Your only other source of guaranteed retirement income will be provided by government benefit programs,
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances,
- You are beginning to consider retirement or plan actively for retirement.

The Group IncomePlus fund available on your plan is the ML Group IncomePlus Bal. AA c6 (6203).

The Group IncomePlus Guarantee Fee is 0.45% per year. At $45.00 per $10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of a market-based fund is not guaranteed.
If you are considering Group IncomePlus, please refer to the **The Bold Print** brochure for more detailed information about Manulife's Group IncomePlus.

3 –Complete each Application form

You need to indicate your investment choices in the section of the Application form titled *Your investment instructions*.

You have now finished the fund selection process. Go to the next step to complete your enrolment.

STEP four

Check to see you've completed each step

To Do!

- ☐ Refer to the checklist below.
- ☐ See the list below for details on how to submit your completed forms.

Make sure you've fully completed each Application form.

Have you:

- ☐ Completed the *Your personal information* section?
- ☐ Named your beneficiary (or beneficiaries)?
- ☐ Provided instructions on how to invest contributions to your plan?
- ☐ Signed and dated each form?

Your enrolment package includes the following form(s):

- An **Application form** for the Registered Retirement Savings Plan (policy 530130) - return to Employee Benefit Plan Services Limited.
- A **Transfer Authorization for Registered Investments form** if you decide to transfer other savings to your group program – send to the financial institution you wish to transfer from. (You will find this form at the back of this Guide on page 43.)

You've successfully enrolled

What’s next?

If you enrolled online…

You received your Customer Number and chose your PIN at the end of your enrolment. You'll need this information when you contact Manulife's Customer Service Centre. You'll also need your Customer Number to register your login information for the secure website.

If you enrolled using paper forms…

You’ll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer Number and explain how to set your PIN and register for the secure website.

Set up your online account to access resources to help shape your financial future.

- Go to **www.manulife.ca/GRO** and sign in to your retirement account.
- Click Register and follow the instructions.

You will need your Customer Number and the last three digits of your Social Insurance Number. You will also be asked to provide an email address and create a password

How can I track the progress of my account?

- **Member statements** – You’ll receive regular easy-to-understand member statements updating you about your account activity and growth.
- **Online** – You can access your account online 24 hours a day, 7 days a week at **www.manulife.ca/GRO.**
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife Customer Service Representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

Transfer your other savings to your group program

To Do!

- ☐ Decide if you want to transfer your other registered savings to Manulife.
- ☐ Complete a **Transfer Authorization for Registered Investments form** (located at the back of this Guide on page 43) for each account you wish to transfer to Manulife.
- ☐ Send to the financial institution you wish to transfer from. This will initiate the transfer of your savings to Manulife Financial. Once Manulife has received the funds, you'll receive a confirmation from the previous institution.

Enjoy the benefits of your group program for all your retirement savings.

It can be difficult to track your progress towards your retirement income goal when your savings are divided between several financial institutions.

By consolidating your retirement savings with Manulife, you will benefit from:

- **Competitive fees** – The lower fees generally associated with a group program mean more of your savings stay in your account and keep growing.
- **A single point of access** – Enjoy the convenience of receiving one statement, going to one website, and calling one phone number to manage all your retirement savings.

What are my responsibilities as a plan member?

To Do!

- ☐ Review and understand your responsibilities.

Any tax-deferred group savings plan that lets you choose between two or more investment options is known as a Capital Accumulation Plan (CAP).

As a CAP member, you have these responsibilities:

- Deciding how much to contribute.
- Making use of the tools and information available to you through your program.
- Selecting your investments.
- Reviewing your investments regularly to ensure they continue to meet your retirement savings and investment goals.

You should also consider obtaining investment advice from an appropriately qualified independent advisor.

Manulife's Customer Service Representatives and Financial Education Specialists are available to help you understand the many planning tools and services you can use.

Call **1-888-727-7766** to speak with a representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

Rates of Return Overview

Market-based Funds

The investments available through your group program appear here. The investment returns shown below are gross returns for the investment and do not take into account any investment management fees (IMFs), taxes or other expenses the funds incur, which will impact the returns.

You can find more details at **www.manulife.ca/findmyfunds**. Use the fund code to look up each fund.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

			Rates of return on March 31, 2022											
				Annualized Returns(%)[1]						Annual returns(%)[2]				
Fund Code	Fund Name	IMF%[3]	YTD[4]	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2022	2021	2020	2019	2018
GROUP INCOMEPLUS														
6203	ML Group IncomePlus Bal. AA c6	0.800	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

				Rates of return on March 31, 2022										
				Annualized Returns(%)[1]						Annual returns(%)[2]				
Fund Code	Fund Name	IMF%[3]	YTD[4]	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2022	2021	2020	2019	2018
TARGET DATE FUNDS														
2140	ML Fid ClearPath Inc	1.050	-4.6	-1.0	5.1	3.4	3.5	3.6	4.9	-1.0	11.6	-0.0	3.8	3.9
	Custom Fidelity ClearPath Income Portfolio Benchmark[5]		*-4.2*	*-0.1*	*4.5*	*3.2*	*3.4*	*3.3*	*4.0*	*-0.1*	*9.3*	*0.7*	*4.2*	*2.8*
2143	ML Fid ClearPath 2020	1.050	-6.4	0.4	10.8	6.3	6.0	6.3	7.7	0.4	22.3	-2.2	5.0	7.5
	Custom Fidelity ClearPath 2020 Portfolio Benchmark[5]		*-5.3*	*1.6*	*10.1*	*5.8*	*5.8*	*5.9*	*6.7*	*1.6*	*19.3*	*-2.4*	*5.8*	*6.2*
2144	ML Fid ClearPath 2025	1.050	-6.8	1.1	13.1	7.4	6.9	7.1	8.7	1.1	26.4	-3.0	5.2	8.1
	Custom Fidelity ClearPath 2025 Portfolio Benchmark[5]		*-5.4*	*2.6*	*12.4*	*6.8*	*6.6*	*6.6*	*7.5*	*2.6*	*23.2*	*-3.7*	*6.1*	*6.6*
2145	ML Fid ClearPath 2030	1.050	-6.8	1.8	15.0	8.4	7.6	7.8	9.3	1.8	29.8	-3.7	5.3	8.6
	Custom Fidelity ClearPath 2030 Portfolio Benchmark[5]		*-5.2*	*3.5*	*14.5*	*7.7*	*7.3*	*7.3*	*8.0*	*3.5*	*26.7*	*-4.8*	*6.1*	*7.1*
2146	ML Fid ClearPath 2035	1.050	-6.9	2.6	17.0	9.3	8.3	8.6	10.3	2.6	33.4	-4.6	5.3	9.7
	Custom Fidelity ClearPath 2035 Portfolio Benchmark[5]		*-5.0*	*4.4*	*16.7*	*8.5*	*7.9*	*8.0*	*8.8*	*4.4*	*30.4*	*-6.2*	*6.3*	*8.3*
2147	ML Fid ClearPath 2040	1.050	-6.9	4.0	20.4	11.0	9.5	9.7	11.0	4.0	39.4	-5.7	5.3	10.3
	Custom Fidelity ClearPath 2040 Portfolio Benchmark[5]		*-4.6*	*6.2*	*20.4*	*10.1*	*9.1*	*9.0*	*9.4*	*6.2*	*36.5*	*-8.1*	*6.3*	*8.8*
2148	ML Fid ClearPath 2045	1.050	-6.9	4.3	20.7	11.2	9.7	9.8	11.2	4.3	39.7	-5.7	5.3	10.3
	Custom Fidelity ClearPath 2045 Portfolio Benchmark[5]		*-4.5*	*6.7*	*20.8*	*10.3*	*9.3*	*9.2*	*9.5*	*6.7*	*36.8*	*-8.1*	*6.3*	*8.8*
2149	ML Fid ClearPath 2050	1.050	-6.9	4.3	20.7	11.2	9.7	9.8	n/a	4.3	39.7	-5.6	5.3	10.3
	Custom Fidelity ClearPath 2050 Portfolio Benchmark[5]		*-4.5*	*6.7*	*20.8*	*10.3*	*9.3*	*9.2*	*n/a*	*6.7*	*36.8*	*-8.1*	*6.3*	*8.8*
2150	ML Fid ClearPath 2055	1.050	-6.9	4.3	20.7	11.1	9.6	9.8	n/a	4.3	39.7	-5.7	5.3	10.2
	Custom Fidelity ClearPath 2055 Portfolio Benchmark[5]		*-4.5*	*6.7*	*20.8*	*10.3*	*9.3*	*9.2*	*n/a*	*6.7*	*36.8*	*-8.1*	*6.3*	*8.8*
2151	ML Fid ClearPath 2060	1.050	-6.9	4.3	20.6	11.2	n/a	n/a	n/a	4.3	39.4	-5.4	n/a	n/a
	Custom Fidelity ClearPath 2060 Portfolio Benchmark		*-4.5*	*6.5*	*20.8*	*10.3*	*n/a*	*n/a*	*n/a*	*6.5*	*36.9*	*-8.1*	*n/a*	*n/a*

Fund Code	Fund Name	IMF%[3]	YTD[4]	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2022	2021	2020	2019	2018
			Rates of return on March 31, 2022											
				Annualized Returns(%)[1]						Annual returns(%)[2]				
ASSET ALLOCATION														
2001	ML Conservative AA	0.800	-4.3	0.3	5.6	3.7	3.9	3.8	4.9	0.3	11.2	-0.0	4.6	3.3
	Custom MLI Conservative AA Fund Benchmark[5]		*-5.6*	*-1.1*	*2.5*	*2.9*	*3.3*	*3.2*	*4.3*	*-1.1*	*6.3*	*3.6*	*4.6*	*2.8*
2002	ML Moderate AA	0.800	-4.7	2.6	9.6	5.4	5.2	5.1	6.4	2.6	17.2	-2.6	4.6	4.6
	Custom MLI Moderate AA Fund Benchmark[5]		*-5.0*	*2.3*	*7.6*	*5.5*	*5.4*	*5.1*	*6.1*	*2.3*	*13.2*	*1.3*	*5.4*	*3.8*
2003	ML Balanced AA	0.800	-4.9	4.4	13.6	6.8	6.3	6.2	7.7	4.4	23.5	-5.5	4.6	5.9
	Custom MLI Balanced AA Fund Benchmark[5]		*-4.8*	*4.8*	*12.4*	*7.6*	*7.1*	*6.6*	*7.6*	*4.8*	*20.4*	*-1.2*	*5.5*	*4.7*
2004	ML Growth AA	0.800	-4.9	6.5	17.5	8.1	7.2	7.2	9.0	6.5	29.6	-8.4	4.6	7.1
	Custom MLI Growth AA Fund Benchmark[5]		*-4.3*	*7.6*	*17.6*	*9.8*	*8.9*	*8.2*	*9.2*	*7.6*	*28.4*	*-4.2*	*6.1*	*5.6*
2005	ML Aggressive AA	0.800	-4.7	8.2	21.1	9.3	8.1	8.1	10.1	8.2	35.5	-11.1	4.7	8.2
	Custom MLI Aggressive AA Fund Benchmark[5]		*-3.7*	*9.5*	*22.6*	*11.6*	*10.7*	*9.8*	*10.7*	*9.5*	*37.3*	*-7.5*	*7.9*	*6.3*
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MIM)	0.500	0.1	0.4	0.6	1.1	1.3	1.3	1.2	0.4	0.9	2.0	1.9	1.2
FIXED INCOME														
4141	ML Fidelity Cdn Bond	0.900	-7.1	-4.2	0.2	1.2	2.2	2.2	3.0	-4.2	4.9	3.0	5.4	2.0
4191	ML MIM Cdn Bond Index	0.500	-7.0	-4.5	-1.5	0.4	1.6	1.6	2.6	-4.5	1.6	4.4	5.3	1.4
BALANCED														
5011	ML Balanced	0.800	-5.7	2.9	11.7	6.2	6.5	6.0	7.6	2.9	21.1	-3.8	7.2	4.1
CANADIAN LARGE CAP EQTY														
7132	ML MIM Cdn Equity Index	0.500	3.8	20.2	31.7	14.3	12.7	10.4	9.2	20.2	44.3	-14.0	8.2	1.8
7241	ML JF Canadian Equity	0.820	-6.1	6.8	24.1	9.7	9.6	7.7	9.6	6.8	44.4	-14.4	9.4	0.2
7293	ML Guardian Cdn Growth Eq	0.850	1.7	18.6	32.4	13.2	9.8	8.2	8.6	18.6	47.9	-17.4	0.4	2.0
7313	ML CC&L Group Cdn Q Growth	0.800	2.9	20.2	34.1	15.6	12.8	11.3	11.4	20.2	49.6	-14.1	4.8	5.4
7481	ML Greystone Cdn Equity	0.735	6.8	24.5	31.5	15.1	12.4	10.7	9.2	24.5	38.9	-11.8	4.8	4.2
7601	ML Scheer Rowlett Cdn Eq	0.900	7.8	29.7	40.1	17.6	14.3	11.9	10.1	29.7	51.2	-17.1	5.0	2.8
CDN SMALL/MID CAP EQTY														
7032	ML MB Cdn Small Cap Equity	0.770	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN
US LARGE CAP EQTY														
8196	ML US Div Growth Eq (Well)	0.895	-10.6	9.9	22.1	16.4	17.0	17.1	17.7	9.9	35.6	6.0	18.9	17.4
8322	ML BR U.S. Equity Index	0.630	-5.7	14.9	25.9	16.3	15.6	14.5	17.2	14.9	38.0	-0.9	13.5	10.2
INTERNATIONAL EQUITY														
8321	ML BR Intl Equity Index	0.630	-6.9	0.7	13.5	5.6	4.2	5.5	8.9	0.7	27.8	-8.6	0.2	10.9
8401	ML BP International Equity	0.970	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN

Fund Code	Fund Name	IMF%[3]	YTD[4]	Rates of return on March 31, 2022										
				Annualized Returns(%)[1]						Annual returns(%)[2]				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2022	2021	2020	2019	2018
GLOBAL EQUITY														
8402	ML BP Global Equity	0.970	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN

Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your group program appear here.

These rates are as at June 30, 2022 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1000	Manulife Daily Interest	.300%
1001	Manulife 1 Year GIA	2.350%
1002	Manulife 2 Year GIA	3.000%
1003	Manulife 3 Year GIA	3.250%
1004	Manulife 4 Year GIA	3.450%
1005	Manulife 5 Year GIA	3.700%

Notes:

[1]An annualized return is an average return that has been expressed as an annual (yearly) rate.

[2]An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

[3]The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration expenses, and may include fund operating expenses. Applicable taxes are not included in the IMFs.

[4]Year to date (YTD) rates of return are not annualized.

[5]Refer to the fund page for details on how the benchmark is comprised.

Manulife Return

These numbers represent the gross rate of return of the Manulife fund.

Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.

Forms

Here is a list of forms found in your Enrolment Guide:

- An **Application form** for the Registered Retirement Savings Plan
- A **Transfer Authorization for Registered Investments form**

Manulife

Please print clearly in the blank boxes.

Important: If this application is for a spousal RSP, the spouse (i.e. Spousal Member) must complete this form.

Check one:
☐ This RSP is for you as a Member (i.e. employee)
☐ This RSP is for you as a Spousal Member

Application Form

Sign up for your **Group Retirement Savings Plan (RSP)**

Send your completed form to:
Employee Benefit Plan Services Limited
2255 Sheppard Ave. E, Atria 1, Suite 201, Toronto, ON M2J 4Y1

If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.

Tell us about your plan

Plan Sponsor/Employer **The Board of Trustees, Carpenters' Residential Group RRSP Trust Fund**		Group annuity policy number **530130**
Member number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Division	Member class Not applicable	

Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)	Marital Status	
Your preferred language	Telephone number	Ext.	Email address

Complete this section only if the application is for you as a spousal member. Otherwise, leave this section blank.

Tell us about the contributor (the employee)

First Name	Middle Initial	Last Name
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)	

*A **revocable** beneficiary can be changed at anytime.*

*An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.*

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RSP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Name your beneficiary (or beneficiaries)

If you do not name a beneficiary, proceeds will be paid to your estate.
☐ Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

For Quebec only:
The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)
Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the appropriate Target Retirement Date Fund based on when you reach your plan's normal retirement age.

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

**Before you choose a fund that provides a guaranteed income, we encourage you to take a few minutes to learn whether this type of fund is suitable for you. Refer to "The Bold Print" about Manulife's Group IncomePlus for details.*

Your investment instructions

Follow the instructions on page 14 to see what type of investor you are. Then fill in **one** of the sections below according to your type.

Complete if *Retirement Date Fund* is your investment strategy

1. Follow the instructions starting on page 11 to choose your Retirement Date Fund.
2. Write in the 4-digit fund code for your Retirement Date Fund below and the percentage you want to invest in this fund.
3. If you decide to invest a portion of your contributions in Group IncomePlus, you need to indicate the percentage you will invest in that fund below*.

Fund Code	Fund name **Target Retirement Date Fund**	Percentage of your contribution
Fund Code	Fund name	Percentage of your contribution

Complete if *Asset Allocation Fund* is your investment strategy

1. Follow the instructions starting on page 14 to determine your investor style and choose your Asset Allocation Fund.
2. Write in the 4-digit fund code for your Asset Allocation Fund below and the percentage you want to invest in this fund.
3. If you decide to invest a portion of your contributions in Group IncomePlus, you need to indicate the percentage you will invest in that fund below*.

Fund Code	Fund name **Manulife Asset Allocation Fund**	Percentage of your contribution
Fund Code	Fund name	Percentage of your contribution

Complete if *Build your own portfolio* is your investment strategy

1. Follow the instructions starting on page 14 to determine your investor style and choose your funds.
2. Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1000		1001		1002		1003	
1004		1005		6203*		2140	
3132		4141		4191		5011	
7132		7241		7293		7313	
7481		7601		7032		8196	
8322		8321		8401		8402	
						Total selected must add up to 100%	**100%**

Please sign here

I confirm that I have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. I also confirm that information in this Application Form is correct to the best of my knowledge.

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this plan and register me in a Retirement Savings Plan (RSP) under the Income Tax Act (Canada).

I understand that any withdrawals from my RSP will be taxed according to the rules outline in the Income Tax Act (Canada) or the Taxation Act (Quebec), as applicable. I understand that withdrawals may be restricted under the terms of the plan.

I authorize the Plan Sponsor (my employer or my spouse's employer if I am a Spousal Memeber) to remit contributions and to deliver directions to Manulife on my behalf.

I request that Manulife accept a transfer of locked-in funds into the plan, if applicable, according to the terms described in the Lock-in Retirement Account (LIRA) or locking-in addendum. I understand that the with respect to such funds, these terms will override the group RSP contract.

If I have selected Group IncomePlus, I acknowledge that I have read and understood The Bold Print and by signing below, I agree to the terms, conditions and fees applicable to that option.

Your signature (as the annuitant)	Date signed (mmm/dd/yyyy)

Brett Marchand
Senior Vice President, Group Retirement Solutions

For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version
		2-1.5

Manulife

Personal Information Statement

In this Statement, "you" and "your" refer to the plan member or holder of rights under the contract, the insured and the parent or guardian of any child named as insured who is under the legal age for providing consent. "We", "us", "our" and "the Company" refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Updates to this Statement and further information about our privacy practices are posted to www.manulife.ca.

We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. By signing the application, you give your consent for us to collect, use, and disclose your personal information, as set out in this Personal Information Statement. Any alterations to the consent must be agreed to in writing by the Company.

What personal information do we collect?

Depending on the product you have applied for, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address, date of birth, Social Insurance Number (SIN)
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Other personal information we may require to administer our business relationship with you
- Banking and employment data to administer products and services
- We use fair and lawful means to collect your personal information.

Where do we collect your personal information from?

- Your completed applications and forms
- Other interactions between you and the Company,
  - Other sources, such as:
  - Your advisor or authorized representative(s)
  - Third parties with whom we deal in issuing and administering your plan/contract/account/policy now, and in the future
  - Public sources, such as government agencies, and internet sites
  - Your Employer/Plan Sponsor
  - Other insurance carriers and financial institutions

What do we use your data for?

We will use your personal information to:

- Help us properly administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application, and issue and administer the rights under the plan/contract/account/policy
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
- Determine your eligibility for, and provide you with details of, other products or services that may be of interest to you
- Perform audits and Investigations

Who do we disclose your information to?

- Persons, financial institutions and other parties with whom we deal in issuing and administering your plan/ contract/account/ policy now, and in the future
- Authorized employees, agents and representatives
- The plan advisor, as appointed by your employer/plan sponsor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over the plan advisor, and their employees
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services and investigative agencies)

Absent any contractual obligations or legislative requirements that may apply to your plan, the abovementioned people, organizations and service providers are both within Canada and jurisdictions outside Canada and would therefore be subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

How long do we keep your information?

The longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

Withdrawing your consent

You may withdraw your consent for us to use your SIN or Business Number, if applicable, for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the plan/contract/account/policy unless federal or provincial laws give you this right. If you do so, a plan/ contract/account/policy may not be issued and benefits will not be payable under the plan/contract/account or we may treat your withdrawal of consent as a request to terminate the plan/contract/account.

If you wish to withdraw your consent, phone our customer care centre at **1-888-727-7766** or write to the Privacy Officer at the address below.

Accuracy and Access

You will notify us of any change to your contact information. You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. If you have a question, a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to:

Privacy Officer Manulife

500 King Street N, Waterloo, ON N2J 4C6
Privacy_office_canadian_division@manulife.com

Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email. By contacting us via email you are authorizing us to communicate with you by email.

Manulife

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. INS21254 GRS Personal Information Statement E V2 AODA 02/20

Manulife

Transfer Authorization for Registered Investments (RSP, TFSA, LIRA, LRSP, RPP)

Please print clearly in the blank boxes.

Do not use this form for transfers due to death or marriage breakdown.

- **Complete all sections below and forward to the institution that will transfer your funds to Manulife.**
- **Completing this transfer will NOT result in the reporting of income or issue of a tax receipt as your savings remain in registered funds. Tax will only be withheld on transfers from an RRSP to a TFSA.**

This form is also available online at www.manulife.ca/GRO

Your personal information

**Fields marked with an asterisk are optional.*

Last name			First name		Middle initial
Mailing address (number, street & apartment number)			City	Province	Postal Code
SIN*	Telephone number*	Ext. *	Email address (if applicable)*		

Your direction to the institution transferring your savings

Relinquishing institution name **FROM**			
Address	City	Province	Postal Code
Account/policy number	**OR** Group plan number	Member certificate number	

Transfer cash value of (check on box only)

☐ Full amount

OR

☐ Partial amount (specify accounts and amounts below).

All ☐	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount ☐	Investment Description		
All ☐	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount ☐	Investment Description		
All ☐	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount ☐	Investment Description		
All ☐	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount ☐	Investment Description		
All ☐	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount ☐	Investment Description		

Your direction to Manulife (the receiving institution)

Receiving Institution **Attn: GRS Client Services, KC-6, P.O. Box 396 Stn Waterloo, Waterloo, ON N2J 4A9, CANADA**		
Group policy number	Member number	Customer number

Account type: ☐RSP ☐TFSA ☐LRA ☐LRSP ☐RPP

Investment instruction for this transfer.

☐**Check here if you want your transfer to be deposited as per your current investment instruction with Manulife**

OR

Provide investment instructions below (fund codes, names, and details appear online at www.manulife.ca/GRO).

If your plan offers Group IncomePlus note this option is intended to provide you with guaranteed retirement income. Before you select Group IncomePlus, review The Bold Print for more information.

If you transfer funds to your existing Group IncomePlus, please remember that a contribution exceeding 20% of your Guaranteed Benefit Base will reset your Minimum Five (5) Year Holding period whether you make one large contribution or a series of smaller transfers and contributions over a 365 day period.

Fund code	**Fund name**	**$**	**OR %**
			100%

Must equal 100%

Your authorization

I hereby request the transfer of my account and its investments as described above.

I have requested a transfer of the cash value of my investments. I authorize the liquidation of all or part of my investments and agree to pay any applicable fees, charges, or adjustments.

If I have selected Group IncomePlus, I acknowledge that I have read and understood The Bold Print and by signing below, I agree to the terms, conditions and fees applicable to that option.

Signature of account holder	Date (mmm/dd/yyyy)

Irrevocable Beneficiary: I consent to the transfer of the account.

Signature of irrevocable befeficiary (if applicable)	Date (mmm/dd/yyyy)

For use by transferring institution only

Account type: ☐RSP ☐TFSA ☐LRA ☐LRSP ☐RPP

Spousal plan? ☐ No ☐ Yes – if "Yes", Contributors:

Last name	First name	Initial	Social Insurance Number (SIN)

Locked-in funds ☐No ☐Yes, confirmation attached	Governing Legislation

Contact name	Title	Telephone number	Fax number
Authorized signature			Date (mmm/dd/yyyy)

You need your Customer Number (found on page 1 of your statement) and Personal Identification Number (PIN) when you contact the Manulife Customer Service Centre. Customer Service Representatives can also help you set or reset your PIN.

My Customer Number is:_____

Contact Manulife

☎ Call **1-888-727-7766**

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET
- Financial Education Specialists can be reached Monday to Friday from 9 a.m. to 5 p.m. ET

@ Send an email to **GROmail@manulife.com**

Visit **manulife.ca/GRO**

Use our TTY service at 1-866-391-7788.

Complaint process

To learn about Manulife's complaint resolution process, go to
manulife.ca/personal/support/contact-us/resolve-a-complaint.html

Manulife

Group Retirement Solutions, group retirement and savings products and services are offered through Manulife (The Manufacturers Life Insurance Company).

Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.