

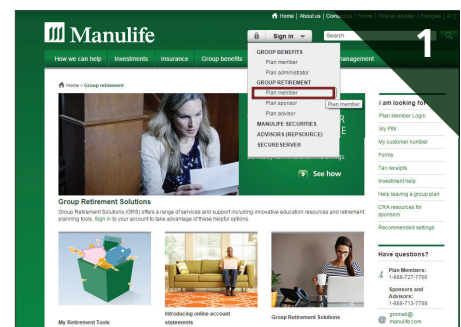


Group Retirement secure website registration

As part of our commitment to help you manage and monitor your savings conveniently, Manulife has introduced easier secure website access. In just six simple steps, you can set up your new online access using an email and password of your choice. You'll need your Manulife Customer Number and Social Insurance Number to get started. You will find your Customer Number on the first page of your account statement or you may contact the Manulife Customer Service Centre to retrieve it.

Step 1

Visit manulife.ca/GRO and **Sign in** under Group Retirement as a plan member.



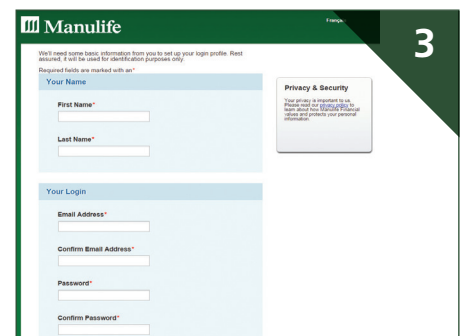
Step 2

A new web page will open displaying the new log in page to the Group Retirement secure website. You'll need to complete a one-time registration to set up your login credentials. Click **register now** to get started.



Step 3

You'll be asked to fill out your profile and choose three personal verification questions in the event that you forget your password. Once you've completed this step, and accepted the Terms and Conditions, click **Register**.



Step 4

Once you've completed step 3, you'll receive an email from Manulife asking you to confirm your registration. Select **Confirm Registration** or copy and paste the URL into your web browser.

*Important note: for security reasons, the **Confirm Registration** link will expire in 72 hours, so please complete this step within this time frame. If you do not receive this email, please check your junk mail folder. If you still cannot locate the email, contact the Manulife Customer Service Centre.*

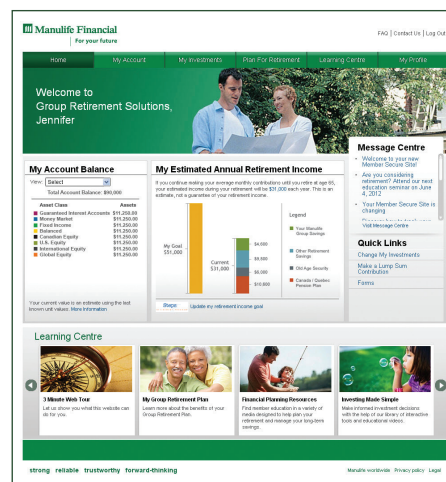
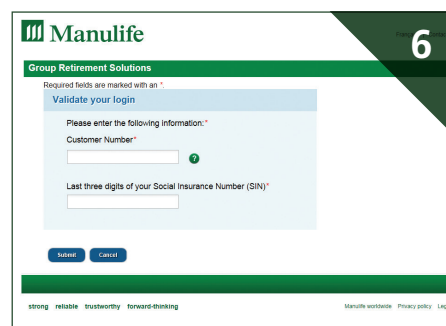
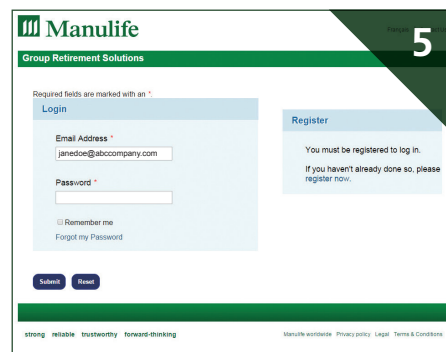
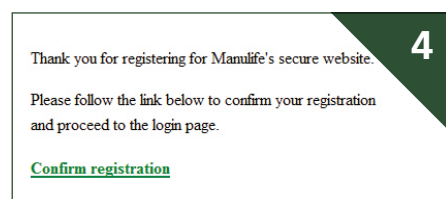
Step 5

The Group Retirement secure website log in page will display once you open the link. Your email address will automatically appear in the first field. Enter the password you chose when you registered and click **Submit**. You will then be asked to answer one of your three personal verification questions. After answering, click **Submit**.

Step 6

Once you've answered your personal verification question successfully, you'll be asked to input your Customer Number and the last three digits of your Social Insurance Number. Click **Submit** and you will then be re-directed to the Group Retirement plan member secure website.

Congratulations! You can now access your online account using your email address and password!



If you have any questions, contact the Manulife Customer Service Centre at 1-888-727-7766 Monday to Friday from 8 a.m. to 8 p.m. ET.