

WELCOME

Your Enrolment Guide



The International Brotherhood of Electrical
Workers Local 993 Pension Plan for
Apprentice and Journey Electricians

About this Enrolment Guide

This Guide provides information you will need to enroll in your union's Pension 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...

Learn about your program

To Do!

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

Advantages of the International Brotherhood of Electrical Workers Locals 993 Pension Plan

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

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

- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings 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 union’s program and find out how to join.

Details of your program

The International Brotherhood of Electrical Workers Local 993 Pension Plan for Apprentice and Journey Electricians includes these plan(s):

- Registered Pension Plan (RPP) - You are **required to join** this plan
- Registered Retirement Savings Plan (RRSP) - You are **required to join** this plan
- Tax-Free Savings Account (TFSA) - You can **choose** to join this plan

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

| | Registered Pension Plan | Registered Retirement Savings Plan |
|--|--|--|
| Policy number | 10004023 | 56264005 |
| Who is eligible to join this plan? | All Journey members of the International Brotherhood of Electrical Workers (IBEW) Local 993, and all apprentices who have completed 3 quarters of membership.. | |
| Do I have to join? | Yes | Yes. |
| When can I join? | If you became a member of IBEW Local 993 after January 1 2020 you are required to join the Plan upon employment under a designated Collective Agreement. If you are a part-time employee you are eligible to join the Plan once you have completed the minimum legislative requirements. | |
| How much do I contribute? | You do not contribute to this plan. | You may make voluntary contributions to this plan. |
| How much does my Plan Sponsor (employer) contribute? | While working for a IBEW 930 signatory employer, your negotiated Union Collective Agreement requires them to contribute a contribution of: Journey - \$3.00 per hour earned Apprentice - \$1.00 per hour earned | While working for a IBEW 993 signatory employer, your negotiated Union Collective Agreement requires a contribution of: Journey - \$2.25 per hour earned Apprentice - \$0.36 per hour earned |

STEP one

| | Registered Pension Plan | Registered Retirement Savings Plan |
|---|--|---|
| Who decides how my contributions will be invested? | | You do |
| Can I transfer money into the plan? | Yes, you may transfer amounts from another registered plan. | |
| Can I take money out of the plan while I am employed? | No, withdrawals are not permitted. | Yes, provided the withdrawal does not originate from a registered plan with locking-in provisions. Each calendar year your first withdrawal is free, and each subsequent withdrawal will be \$25. |
| Can I make additional one-time contributions? | No. You can only transfer in from another pension plan. | Yes. |
| What happens if I leave the union? | The full value of your account belongs to you. | |
| What happens if I retire from the company? | The full value of your account belongs to you. | |
| What happens if I die? | Your beneficiary or beneficiaries will be entitled to the portion of your account that you have specified. | |

| Tax-Free Savings Account | |
|---|---|
| Policy number | 41004006 |
| Who is eligible to join this plan? | All employees. |
| Do I have to join? | No. |
| When can I join? | Right away. |
| How much do I contribute? | You can make voluntary contributions up to the Canada Revenue Agency (CRA) maximum limit. No plan sponsor matching of your voluntary contributions. |
| How much does my Plan Sponsor contribute? | Your plan sponsor does not contribute to this plan. |
| Who decides how my contributions will be invested? | You do. |
| Can I transfer money into the plan? | Yes, you may transfer amounts from another registered plan. |
| Can I take money out of the plan while I am employed? | You can withdraw any contributions you make. There is a \$50 fee for each withdrawal you make. |
| Can I make additional one-time contributions? | Yes. |
| What happens if I leave the union? | The full value of your account belongs to you. |
| What happens if I retire from the union? | The full value of your account belongs to you. |
| What happens if I die? | Your designated 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 paper forms.
- Follow the instructions for your preferred enrolment option.

To enroll online

Go to www.manulife.ca/GRO/enrol, 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 most of the remaining steps in this Enrolment Guide. **Remember – you will need to return to page 24 of this Guide once you have finished enrolling online.**

You must join these plans:

| | | |
|--|-------------------------|--------------------|
| Registered Retirement Savings Plan | Policy number: 56264005 | Access code: R4023 |
| Registered Pension Plan, Class: Apprentices | Policy number: 10004023 | Access code: A4023 |
| Registered Pension Plan, Class: Journey | Policy number: 10004023 | Access code: B4023 |

You can choose to join this plan:

| | | |
|---------------------------------|-------------------------|--------------------|
| Tax-Free Savings Account | Policy number: 41004006 | Access code: T4023 |
|---------------------------------|-------------------------|--------------------|

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 in each plan 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 these plans:

| | |
|--|---------|
| Application form for the Registered Pension Plan | Page 37 |
| Application form for the Registered Retirement Savings Plan | Page 40 |

You can choose to join this plan:

| | |
|--|---------|
| Application form for the Tax-Free Savings Account | Page 44 |
|--|---------|

Complete the following sections on each Application form:

- Tell us about your plan
- Your personal information

STEP TWO

- 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 Pension 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.

You can choose investments for the following plan(s):

- Registered Pension Plan (policy 10004023)
- Registered Retirement Savings Plan (policy 56264005)
- Tax-Free Savings Account (policy 41004006) - if you decided to join this plan

If you do not provide instructions on where to invest contributions to your plans, 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 savings are invested and ensure you are invested in fund(s) that suit you. If you are considering the investment options outside of a Target Retirement Date Fund, we encourage you to contact your plan advisors.

In the Kamloops area talk to:

David and Kevin Phillips
Phillips Financial Services Ltd
250-314-0834

For all other areas, talk to:

Les Canavan at (604) 737-8202 (or 1-877-294-8202), or by email at leslie_canavan@telus.net.

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. <input type="checkbox"/> | I have some interest. <input type="checkbox"/> | I am very interested. <input type="checkbox"/> |
| 2. How likely are you to monitor and rebalance your investments on an annual basis? | I don't want to review my investments. <input type="checkbox"/> | I review my investments annually. <input type="checkbox"/> | I check my investments on a regular basis (at least quarterly). <input type="checkbox"/> |
| 3. How would you rate your investment knowledge? | I have little to no knowledge about investing. <input type="checkbox"/> | I understand the basics of investing. <input type="checkbox"/> | I am confident in my investment knowledge. <input type="checkbox"/> |

| If you chose two or more responses from... | The best investment strategy for you is... | Turn to page... |
|--|---|-----------------|
| Column A | <p>...to select a Retirement Date Fund.</p> <p>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</p> | 13 |
| Column B | <p>...to select the Asset Allocation Fund.</p> <p>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.</p> | 14 |
| Column C | <p>...to build your own portfolio.</p> <p>Choose from the individual funds available through your program to build your own portfolio.</p> | 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 2045, select the ML Retirement Date 2045 fund.

Specify the 4-digit fund code for the Retirement Date Fund you select in the *Your investment instructions* section on each **Application form**.

| If you plan to retire during the period... | The Retirement Date fund for you is... | Fund code |
|--|--|-----------|
| Before 2021 | ML Retirement Date 2020 | 2020 |
| 2021 - 2025 | ML Retirement Date 2025 | 2025 |
| 2026 - 2030 | ML Retirement Date 2030 | 2030 |
| 2031 - 2035 | ML Retirement Date 2035 | 2035 |
| 2036 - 2040 | ML Retirement Date 2040 | 2040 |
| 2041 - 2045 | ML Retirement Date 2045 | 2045 |
| 2046 - 2050 | ML Retirement Date 2050 | 2050 |
| 2051 - 2055 | ML Retirement Date 2055 | 2055 |
| 2056 or later | ML Retirement Date 2060 | 2060 |

The **investment management fees** and **historical rates of returns** for these funds are on page 28. 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 (2000 - ML Retirement Income) that is available.

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.

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)

Your score

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?

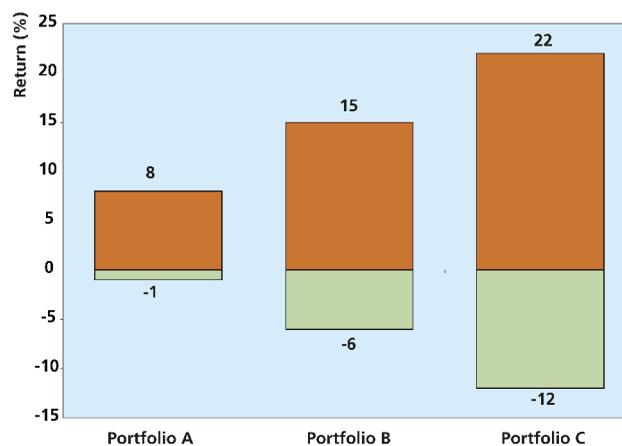
- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

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)



STEP three

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 delay your retirement, accept a lower level of retirement funding, or work more. (0)
- b. Slightly increase your exposure to riskier investments and consider delaying your retirement, accepting a lower level of retirement funding or working more. (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.
- Specify the 4-digit fund code for the Asset Allocation Fund you select in the *Your investment instructions* section on each **Application form**.



...to build your own portfolio

- Refer to page 20 for assistance with selecting the investments that are right for you.
- 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

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 28. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds.

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



How to build your own portfolio

Your investor style (from page 17): _____

Find the sample portfolio that matches your investor style.

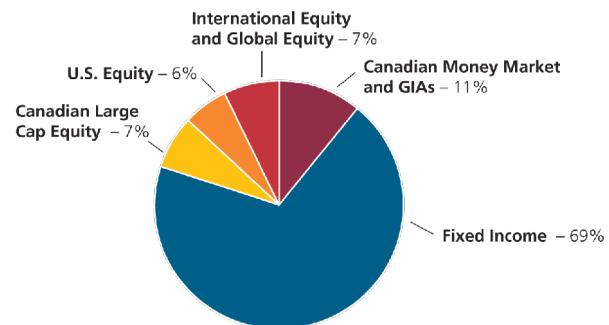
You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

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.

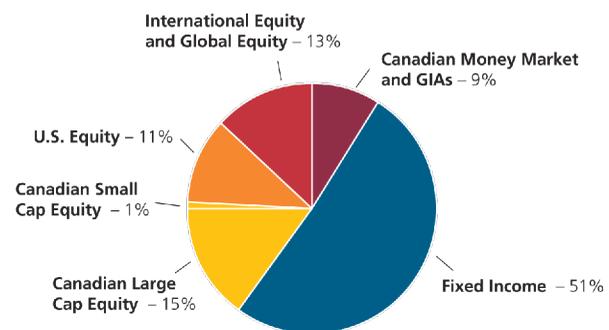
If your investor style is...

A recommended asset mix for you is...

Conservative



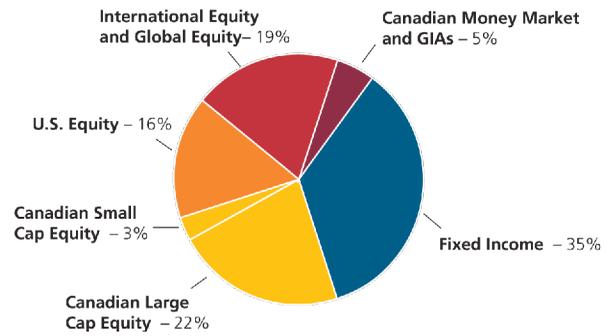
Moderate



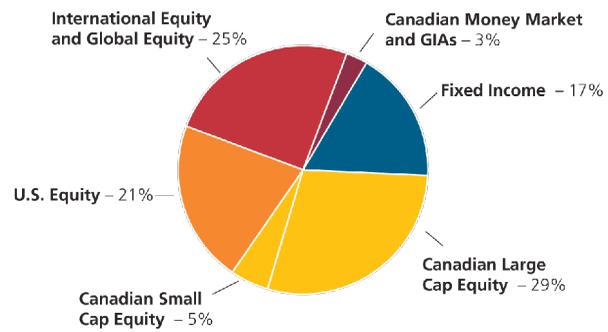
If your investor style is...

A recommended asset mix for you is...

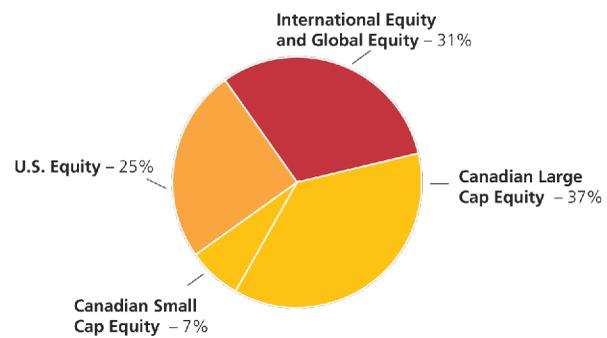
Balanced



Growth



Aggressive



STEP three

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 28. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds

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

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 for the plans you are joining.

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 Pension Plan (policy 10004023) - return to International Brotherhood of Electrical Workers.
- An **Application form** for the Registered Retirement Savings Plan (policy 56264005) - return to International Brotherhood of Electrical Workers.
- An **Application form** for the Tax-Free Savings Account (policy 41004006) - return to Manulife Financial.

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** – In the Kamloops area talk to David or Kevin Phillips at (250) 314-0834
For all other areas, you can contact your plan advisor Les Canavan at (604) 737-8202 (or 1-877-294-8202).

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 50) 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.

You can transfer your other registered savings to the following plan(s):

- Registered Pension Plan (policy 10004023)
- Registered Retirement Savings Plan (policy 56264005)
- Tax-Free Savings Account (policy 41004006) - if you decide to join this plan

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:

- 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. In the Kamloops area talk to your IBEW plan advisors David or Kevin Phillips at (250) 314-0834

For all other areas, you can contact your plan advisor Les Canavan at (604) 737-8202 (or 1-877-294-8202

Rates of Return Overview

The International Brotherhood of Electrical Workers Pension Plan

- Registered Pension Plan (policy 10004023)
- Registered Retirement Savings Plan (policy 56264005)

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 October 31, 2020

| Fund Code | Fund Name | IMF% ³ | YTD ⁴ | Annualized Returns(%) ¹ | | | | | | Annual returns(%) ² | | | | |
|--------------------------|---|-------------------|------------------|------------------------------------|--------|--------|--------|--------|---------|--------------------------------|------|------|------|------|
| | | | | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
| TARGET DATE FUNDS | | | | | | | | | | | | | | |
| 2000 | ML Retirement Income | 1.205 | 3.0 | 4.4 | 7.0 | 4.5 | 4.9 | 5.2 | 6.0 | 4.4 | 9.7 | -0.3 | 6.2 | 6.4 |
| 2020 | ML Retirement Date 2020 | 1.205 | 2.8 | 4.3 | 7.0 | 4.5 | 5.1 | 5.4 | 6.4 | 4.3 | 9.7 | -0.4 | 7.1 | 6.7 |
| | <i>Custom MLI Retirement Date 2020 Fund Benchmark⁵</i> | | 4.0 | 5.1 | 8.3 | 5.4 | 5.4 | 5.8 | 6.3 | 5.1 | 11.5 | -0.2 | 5.5 | 7.2 |
| 2025 | ML Retirement Date 2025 | 1.205 | 2.1 | 4.1 | 6.8 | 4.4 | 5.4 | 5.7 | 6.9 | 4.1 | 9.6 | -0.4 | 8.8 | 6.9 |
| | <i>Custom MLI Retirement Date 2025 Fund Benchmark⁵</i> | | 3.2 | 4.8 | 8.3 | 5.4 | 5.8 | 6.1 | 6.8 | 4.8 | 11.8 | -0.2 | 7.2 | 7.4 |
| 2030 | ML Retirement Date 2030 | 1.205 | 1.0 | 3.5 | 6.5 | 4.1 | 5.7 | 6.0 | 7.4 | 3.5 | 9.6 | -0.5 | 10.8 | 7.1 |
| | <i>Custom MLI Retirement Date 2030 Fund Benchmark⁵</i> | | 2.1 | 4.3 | 8.2 | 5.3 | 6.3 | 6.6 | 7.3 | 4.3 | 12.2 | -0.1 | 9.3 | 7.6 |
| 2035 | ML Retirement Date 2035 | 1.205 | -0.4 | 2.6 | 6.0 | 3.8 | 5.9 | 6.1 | 7.6 | 2.6 | 9.5 | -0.6 | 12.5 | 7.2 |
| | <i>Custom MLI Retirement Date 2035 Fund Benchmark⁵</i> | | 0.8 | 3.5 | 7.9 | 5.2 | 6.6 | 6.9 | 7.6 | 3.5 | 12.5 | -0.1 | 11.2 | 7.8 |
| 2040 | ML Retirement Date 2040 | 1.205 | -1.6 | 1.8 | 5.6 | 3.5 | 5.8 | 6.1 | 7.7 | 1.8 | 9.5 | -0.7 | 13.3 | 7.2 |
| | <i>Custom MLI Retirement Date 2040 Fund Benchmark⁵</i> | | -0.3 | 2.8 | 7.7 | 5.0 | 6.7 | 6.9 | 7.7 | 2.8 | 12.7 | -0.1 | 12.1 | 7.8 |
| 2045 | ML Retirement Date 2045 | 1.205 | -2.1 | 1.4 | 5.4 | 3.3 | 5.8 | 6.1 | 7.7 | 1.4 | 9.6 | -0.7 | 13.7 | 7.2 |
| | <i>Custom MLI Retirement Date 2045 Fund Benchmark⁵</i> | | -0.8 | 2.5 | 7.5 | 4.9 | 6.8 | 7.0 | 7.8 | 2.5 | 12.8 | -0.1 | 12.5 | 7.9 |
| 2050 | ML Retirement Date 2050 | 1.205 | -2.4 | 1.3 | 5.3 | 3.3 | 5.8 | 6.1 | 7.7 | 1.3 | 9.6 | -0.8 | 13.8 | 7.2 |
| | <i>Custom MLI Retirement Date 2050 Fund Benchmark⁵</i> | | -1.0 | 2.3 | 7.5 | 4.9 | 6.8 | 7.0 | 7.8 | 2.3 | 12.8 | -0.2 | 12.7 | 7.9 |
| 2055 | ML Retirement Date 2055 | 1.205 | -2.5 | 1.2 | 5.3 | 3.2 | 5.8 | 6.1 | n/a | 1.2 | 9.6 | -0.8 | 14.0 | 7.0 |
| | <i>Custom MLI Retirement Date 2055 Fund Benchmark⁵</i> | | -1.1 | 2.2 | 7.4 | 4.8 | 6.8 | 7.0 | n/a | 2.2 | 12.9 | -0.1 | 12.9 | 7.9 |
| 2060 | ML Retirement Date 2060 | 1.205 | -2.6 | 1.1 | 5.3 | 3.2 | 5.9 | 6.0 | n/a | 1.1 | 9.6 | -0.8 | 14.2 | 6.4 |
| ASSET ALLOCATION | | | | | | | | | | | | | | |
| 2001 | ML Conservative AA | 1.180 | 4.1 | 4.8 | 7.2 | 4.7 | 4.5 | 4.8 | 5.3 | 4.8 | 9.7 | -0.3 | 3.9 | 6.1 |
| | <i>Custom MLI Conservative AA Fund Benchmark⁵</i> | | 6.2 | 6.3 | 8.1 | 5.2 | 4.4 | 4.9 | 5.1 | 6.3 | 9.9 | -0.4 | 2.2 | 6.7 |
| 2002 | ML Moderate AA | 1.180 | 2.5 | 4.2 | 6.9 | 4.4 | 5.0 | 5.3 | 6.1 | 4.2 | 9.6 | -0.3 | 7.0 | 6.4 |
| | <i>Custom MLI Moderate AA Fund Benchmark⁵</i> | | 4.5 | 5.7 | 8.2 | 5.3 | 5.3 | 5.7 | 6.1 | 5.7 | 10.8 | -0.2 | 5.3 | 7.2 |
| 2003 | ML Balanced AA | 1.180 | 0.4 | 2.9 | 6.2 | 3.9 | 5.4 | 5.7 | 7.0 | 2.9 | 9.6 | -0.5 | 10.0 | 6.8 |
| | <i>Custom MLI Balanced AA Fund Benchmark⁵</i> | | 2.6 | 4.7 | 7.9 | 5.1 | 5.9 | 6.3 | 6.9 | 4.7 | 11.2 | -0.4 | 8.5 | 7.6 |
| 2004 | ML Growth AA | 1.180 | -1.9 | 1.5 | 5.5 | 3.4 | 5.7 | 6.0 | 7.5 | 1.5 | 9.6 | -0.7 | 13.1 | 7.1 |
| | <i>Custom MLI Growth AA Fund Benchmark⁵</i> | | 0.4 | 3.5 | 7.6 | 4.9 | 6.6 | 6.8 | 7.6 | 3.5 | 11.9 | -0.4 | 11.9 | 7.8 |
| 2005 | ML Aggressive AA | 1.180 | -4.2 | -0.0 | 4.7 | 2.8 | 6.0 | 6.2 | 8.0 | -0.0 | 9.6 | -0.9 | 16.0 | 7.4 |
| | <i>Custom MLI Aggressive AA Fund Benchmark⁵</i> | | -2.2 | 1.8 | 7.5 | 4.9 | 7.4 | 7.5 | 8.3 | 1.8 | 13.4 | -0.1 | 15.4 | 8.0 |

Rates of return on October 31, 2020

| Fund Code | Fund Name | IMF% ³ | YTD ⁴ | Annualized Returns(%) ¹ | | | | | | Annual returns(%) ² | | | | |
|--------------------------------|-----------------------------|-------------------|------------------|------------------------------------|--------|--------|--------|--------|---------|--------------------------------|-------|------|------|------|
| | | | | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
| CANADIAN MONEY MARKET | | | | | | | | | | | | | | |
| 3132 | ML Cdn Money Market (MIM) | 0.980 | 1.1 | 1.4 | 1.7 | 1.7 | 1.5 | 1.4 | 1.3 | 1.4 | 2.0 | 1.6 | 1.0 | 0.9 |
| FIXED INCOME | | | | | | | | | | | | | | |
| 4131 | ML Canadian Bond (MIM) | 1.030 | 8.1 | 7.4 | 9.0 | 5.7 | 4.3 | 4.6 | 4.5 | 7.4 | 10.6 | -0.5 | -0.0 | 5.9 |
| 4136 | ML MIM Strategic Fixed Inc | 1.205 | 5.9 | 6.0 | 7.5 | 4.8 | 4.5 | 4.8 | n/a | 6.0 | 9.0 | -0.4 | 3.6 | 6.2 |
| 4162 | ML MFS LT Fixed Income | 1.180 | 9.4 | 8.0 | 13.1 | 8.2 | 6.1 | 7.1 | 6.8 | 8.0 | 18.6 | -1.1 | 0.1 | 11.2 |
| 4191 | ML MIM Cdn Bond Index | 0.980 | 7.2 | 6.4 | 8.3 | 5.2 | 3.8 | 4.2 | 4.3 | 6.4 | 10.2 | -0.6 | -0.4 | 5.7 |
| 4192 | ML Fixed Income Plus (AB) | 1.115 | 5.1 | 4.7 | 7.6 | 4.8 | 3.7 | 4.3 | 4.4 | 4.7 | 10.6 | -0.5 | 0.3 | 6.7 |
| 4271 | ML PH&N Bond Fund | 1.230 | 8.7 | 8.0 | 9.0 | 5.8 | 4.2 | 4.6 | 4.6 | 8.0 | 10.1 | -0.5 | -0.3 | 6.3 |
| BALANCED | | | | | | | | | | | | | | |
| 5011 | ML Balanced | 1.180 | 0.9 | 3.3 | 6.8 | 4.4 | 5.4 | 5.8 | 7.2 | 3.3 | 10.5 | -0.3 | 8.7 | 7.0 |
| 5132 | ML MMF Monthly High Income | 1.180 | 1.4 | 4.1 | 6.6 | 5.5 | 6.5 | 6.6 | 8.6 | 4.1 | 9.2 | 3.2 | 9.8 | 6.6 |
| 5181 | ML Invesco Income Growth | 1.430 | -6.6 | -3.0 | 3.3 | 0.8 | 4.1 | 5.0 | 7.4 | -3.0 | 10.0 | -3.9 | 14.6 | 8.5 |
| 5452 | ML Mawer Canadian Balanced | 1.180 | 4.2 | 7.2 | 10.1 | 7.1 | 8.0 | 7.7 | 10.0 | 7.2 | 13.1 | 1.3 | 10.6 | 6.6 |
| CANADIAN LARGE CAP EQTY | | | | | | | | | | | | | | |
| 7132 | ML MIM Cdn Equity Index | 0.970 | -6.0 | -2.2 | 5.3 | 2.3 | 4.6 | 6.1 | 5.3 | -2.2 | 13.3 | -3.3 | 11.5 | 12.8 |
| 7141 | ML Fidelity Cdn Large Cap | 1.420 | -6.9 | -4.6 | 3.6 | 1.9 | 2.8 | 4.4 | 10.6 | -4.6 | 12.5 | -1.4 | 5.8 | 10.7 |
| 7241 | ML JF Canadian Equity | 1.200 | -9.5 | -5.0 | 2.8 | 0.9 | 3.6 | 4.9 | 6.7 | -5.0 | 11.2 | -2.8 | 12.0 | 10.5 |
| 7313 | ML CC&L Group Cdn Q Growth | 1.180 | -4.3 | -0.7 | 5.6 | 3.6 | 5.3 | 7.0 | 7.5 | -0.7 | 12.3 | -0.2 | 10.4 | 14.1 |
| 7451 | ML Mawer Canadian Equity | 1.180 | -6.4 | -2.3 | 3.9 | 1.4 | 4.6 | 5.7 | 9.5 | -2.3 | 10.5 | -3.4 | 14.9 | 9.9 |
| 7631 | ML BG Canadian Equity | 1.245 | -11.6 | -8.8 | -0.8 | -1.1 | 2.8 | 4.3 | 6.9 | -8.8 | 7.9 | -1.8 | 15.7 | 10.5 |
| CDN SMALL/MID CAP EQTY | | | | | | | | | | | | | | |
| 7381 | ML FGP Small Cap Cdn Equity | 1.135 | -19.8 | -14.2 | -16.7 | -13.3 | -5.8 | -3.1 | 1.9 | -14.2 | -19.1 | -6.0 | 20.6 | 8.4 |
| US LARGE CAP EQTY | | | | | | | | | | | | | | |
| 8196 | ML US Div Growth Eq (Well) | 1.275 | 19.3 | 26.4 | 21.4 | 18.5 | 19.7 | 16.2 | 17.7 | 26.4 | 16.7 | 12.8 | 23.3 | 3.2 |
| 8322 | ML BR U.S. Equity Index | 0.990 | 5.6 | 11.2 | 12.8 | 11.7 | 13.4 | 12.1 | 16.1 | 11.2 | 14.5 | 9.3 | 18.9 | 7.1 |
| 8631 | ML BG American Equity | 1.330 | -1.0 | 3.7 | 10.0 | 8.2 | 10.8 | 11.2 | 15.5 | 3.7 | 16.6 | 4.6 | 19.2 | 12.6 |
| INTERNATIONAL EQUITY | | | | | | | | | | | | | | |
| 8011 | ML EAFE Plus Eq (Pictet) | 1.560 | -12.6 | -10.0 | -0.9 | -3.3 | 2.4 | 2.7 | 7.0 | -10.0 | 9.3 | -7.9 | 21.4 | 4.0 |
| 8321 | ML BR Intl Equity Index | 1.060 | -8.2 | -5.4 | 2.6 | 0.0 | 4.5 | 3.4 | 6.9 | -5.4 | 11.3 | -5.0 | 18.9 | -0.7 |
| 8361 | ML Sprucegrove Intl Equity | 1.500 | -15.3 | -11.6 | -3.1 | -3.9 | 2.1 | 2.8 | 6.0 | -11.6 | 6.3 | -5.6 | 22.7 | 5.4 |
| 8452 | ML Mawer International Eqty | 1.330 | 3.4 | 8.1 | 10.5 | 5.6 | 9.1 | 8.3 | 10.7 | 8.1 | 13.0 | -3.4 | 20.1 | 5.1 |
| GLOBAL EQUITY | | | | | | | | | | | | | | |
| 8181 | ML Invesco Global Comp. | 1.430 | -6.7 | -1.4 | 5.6 | 4.7 | 6.9 | 7.7 | 11.8 | -1.4 | 13.1 | 3.0 | 13.8 | 10.9 |

Guaranteed Interest Accounts (GIAs)

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

These rates are as at October 31, 2020 and subject to change at any time.

| Fund Code | Fund Name | Interest Rate |
|-----------|-------------------------|---------------|
| 1000 | Manulife Daily Interest | .050% |
| 1001 | Manulife 1 Year GIA | .300% |
| 1002 | Manulife 2 Year GIA | .350% |
| 1003 | Manulife 3 Year GIA | .350% |
| 1004 | Manulife 4 Year GIA | .400% |
| 1005 | Manulife 5 Year GIA | .450% |
| 1010 | Manulife 10 Year GIA | .600% |

Notes:

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

²An 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.

³The 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.

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

⁵Refer 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.

Rates of Return Overview

The International Brotherhood of Electrical Workers Pension Plan

- Tax-Free Savings Account (policy 41004006)

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 October 31, 2020

| Fund Code | Fund Name | IMF% ³ | YTD ⁴ | Annualized Returns(%) ¹ | | | | | | Annual returns(%) ² | | | | |
|--------------------------|---|-------------------|------------------|------------------------------------|--------|--------|--------|--------|---------|--------------------------------|------|------|------|------|
| | | | | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
| TARGET DATE FUNDS | | | | | | | | | | | | | | |
| 2000 | ML Retirement Income | 1.205 | 3.0 | 4.4 | 7.0 | 4.5 | 4.9 | 5.2 | 6.0 | 4.4 | 9.7 | -0.3 | 6.2 | 6.4 |
| 2020 | ML Retirement Date 2020 | 1.205 | 2.8 | 4.3 | 7.0 | 4.5 | 5.1 | 5.4 | 6.4 | 4.3 | 9.7 | -0.4 | 7.1 | 6.7 |
| | <i>Custom MLI Retirement Date 2020 Fund Benchmark⁵</i> | | 4.0 | 5.1 | 8.3 | 5.4 | 5.4 | 5.8 | 6.3 | 5.1 | 11.5 | -0.2 | 5.5 | 7.2 |
| 2025 | ML Retirement Date 2025 | 1.205 | 2.1 | 4.1 | 6.8 | 4.4 | 5.4 | 5.7 | 6.9 | 4.1 | 9.6 | -0.4 | 8.8 | 6.9 |
| | <i>Custom MLI Retirement Date 2025 Fund Benchmark⁵</i> | | 3.2 | 4.8 | 8.3 | 5.4 | 5.8 | 6.1 | 6.8 | 4.8 | 11.8 | -0.2 | 7.2 | 7.4 |
| 2030 | ML Retirement Date 2030 | 1.205 | 1.0 | 3.5 | 6.5 | 4.1 | 5.7 | 6.0 | 7.4 | 3.5 | 9.6 | -0.5 | 10.8 | 7.1 |
| | <i>Custom MLI Retirement Date 2030 Fund Benchmark⁵</i> | | 2.1 | 4.3 | 8.2 | 5.3 | 6.3 | 6.6 | 7.3 | 4.3 | 12.2 | -0.1 | 9.3 | 7.6 |
| 2035 | ML Retirement Date 2035 | 1.205 | -0.4 | 2.6 | 6.0 | 3.8 | 5.9 | 6.1 | 7.6 | 2.6 | 9.5 | -0.6 | 12.5 | 7.2 |
| | <i>Custom MLI Retirement Date 2035 Fund Benchmark⁵</i> | | 0.8 | 3.5 | 7.9 | 5.2 | 6.6 | 6.9 | 7.6 | 3.5 | 12.5 | -0.1 | 11.2 | 7.8 |
| 2040 | ML Retirement Date 2040 | 1.205 | -1.6 | 1.8 | 5.6 | 3.5 | 5.8 | 6.1 | 7.7 | 1.8 | 9.5 | -0.7 | 13.3 | 7.2 |
| | <i>Custom MLI Retirement Date 2040 Fund Benchmark⁵</i> | | -0.3 | 2.8 | 7.7 | 5.0 | 6.7 | 6.9 | 7.7 | 2.8 | 12.7 | -0.1 | 12.1 | 7.8 |
| 2045 | ML Retirement Date 2045 | 1.205 | -2.1 | 1.4 | 5.4 | 3.3 | 5.8 | 6.1 | 7.7 | 1.4 | 9.6 | -0.7 | 13.7 | 7.2 |
| | <i>Custom MLI Retirement Date 2045 Fund Benchmark⁵</i> | | -0.8 | 2.5 | 7.5 | 4.9 | 6.8 | 7.0 | 7.8 | 2.5 | 12.8 | -0.1 | 12.5 | 7.9 |
| 2050 | ML Retirement Date 2050 | 1.205 | -2.4 | 1.3 | 5.3 | 3.3 | 5.8 | 6.1 | 7.7 | 1.3 | 9.6 | -0.8 | 13.8 | 7.2 |
| | <i>Custom MLI Retirement Date 2050 Fund Benchmark⁵</i> | | -1.0 | 2.3 | 7.5 | 4.9 | 6.8 | 7.0 | 7.8 | 2.3 | 12.8 | -0.2 | 12.7 | 7.9 |
| 2055 | ML Retirement Date 2055 | 1.205 | -2.5 | 1.2 | 5.3 | 3.2 | 5.8 | 6.1 | n/a | 1.2 | 9.6 | -0.8 | 14.0 | 7.0 |
| | <i>Custom MLI Retirement Date 2055 Fund Benchmark⁵</i> | | -1.1 | 2.2 | 7.4 | 4.8 | 6.8 | 7.0 | n/a | 2.2 | 12.9 | -0.1 | 12.9 | 7.9 |
| 2060 | ML Retirement Date 2060 | 1.205 | -2.6 | 1.1 | 5.3 | 3.2 | 5.9 | 6.0 | n/a | 1.1 | 9.6 | -0.8 | 14.2 | 6.4 |
| ASSET ALLOCATION | | | | | | | | | | | | | | |
| 2001 | ML Conservative AA | 1.180 | 4.1 | 4.8 | 7.2 | 4.7 | 4.5 | 4.8 | 5.3 | 4.8 | 9.7 | -0.3 | 3.9 | 6.1 |
| | <i>Custom MLI Conservative AA Fund Benchmark⁵</i> | | 6.2 | 6.3 | 8.1 | 5.2 | 4.4 | 4.9 | 5.1 | 6.3 | 9.9 | -0.4 | 2.2 | 6.7 |
| 2002 | ML Moderate AA | 1.180 | 2.5 | 4.2 | 6.9 | 4.4 | 5.0 | 5.3 | 6.1 | 4.2 | 9.6 | -0.3 | 7.0 | 6.4 |
| | <i>Custom MLI Moderate AA Fund Benchmark⁵</i> | | 4.5 | 5.7 | 8.2 | 5.3 | 5.3 | 5.7 | 6.1 | 5.7 | 10.8 | -0.2 | 5.3 | 7.2 |
| 2003 | ML Balanced AA | 1.180 | 0.4 | 2.9 | 6.2 | 3.9 | 5.4 | 5.7 | 7.0 | 2.9 | 9.6 | -0.5 | 10.0 | 6.8 |
| | <i>Custom MLI Balanced AA Fund Benchmark⁵</i> | | 2.6 | 4.7 | 7.9 | 5.1 | 5.9 | 6.3 | 6.9 | 4.7 | 11.2 | -0.4 | 8.5 | 7.6 |
| 2004 | ML Growth AA | 1.180 | -1.9 | 1.5 | 5.5 | 3.4 | 5.7 | 6.0 | 7.5 | 1.5 | 9.6 | -0.7 | 13.1 | 7.1 |
| | <i>Custom MLI Growth AA Fund Benchmark⁵</i> | | 0.4 | 3.5 | 7.6 | 4.9 | 6.6 | 6.8 | 7.6 | 3.5 | 11.9 | -0.4 | 11.9 | 7.8 |
| 2005 | ML Aggressive AA | 1.180 | -4.2 | -0.0 | 4.7 | 2.8 | 6.0 | 6.2 | 8.0 | -0.0 | 9.6 | -0.9 | 16.0 | 7.4 |
| | <i>Custom MLI Aggressive AA Fund Benchmark⁵</i> | | -2.2 | 1.8 | 7.5 | 4.9 | 7.4 | 7.5 | 8.3 | 1.8 | 13.4 | -0.1 | 15.4 | 8.0 |

Rates of return on October 31, 2020

| Fund Code | Fund Name | IMF% ³ | YTD ⁴ | Annualized Returns(%) ¹ | | | | | | Annual returns(%) ² | | | | |
|--------------------------------|-----------------------------|-------------------|------------------|------------------------------------|--------|--------|--------|--------|---------|--------------------------------|-------|------|------|------|
| | | | | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
| CANADIAN MONEY MARKET | | | | | | | | | | | | | | |
| 3132 | ML Cdn Money Market (MIM) | 0.980 | 1.1 | 1.4 | 1.7 | 1.7 | 1.5 | 1.4 | 1.3 | 1.4 | 2.0 | 1.6 | 1.0 | 0.9 |
| FIXED INCOME | | | | | | | | | | | | | | |
| 4131 | ML Canadian Bond (MIM) | 1.030 | 8.1 | 7.4 | 9.0 | 5.7 | 4.3 | 4.6 | 4.5 | 7.4 | 10.6 | -0.5 | -0.0 | 5.9 |
| 4136 | ML MIM Strategic Fixed Inc | 1.205 | 5.9 | 6.0 | 7.5 | 4.8 | 4.5 | 4.8 | n/a | 6.0 | 9.0 | -0.4 | 3.6 | 6.2 |
| 4162 | ML MFS LT Fixed Income | 1.180 | 9.4 | 8.0 | 13.1 | 8.2 | 6.1 | 7.1 | 6.8 | 8.0 | 18.6 | -1.1 | 0.1 | 11.2 |
| 4191 | ML MIM Cdn Bond Index | 0.980 | 7.2 | 6.4 | 8.3 | 5.2 | 3.8 | 4.2 | 4.3 | 6.4 | 10.2 | -0.6 | -0.4 | 5.7 |
| 4192 | ML Fixed Income Plus (AB) | 1.115 | 5.1 | 4.7 | 7.6 | 4.8 | 3.7 | 4.3 | 4.4 | 4.7 | 10.6 | -0.5 | 0.3 | 6.7 |
| 4271 | ML PH&N Bond Fund | 1.230 | 8.7 | 8.0 | 9.0 | 5.8 | 4.2 | 4.6 | 4.6 | 8.0 | 10.1 | -0.5 | -0.3 | 6.3 |
| BALANCED | | | | | | | | | | | | | | |
| 5011 | ML Balanced | 1.180 | 0.9 | 3.3 | 6.8 | 4.4 | 5.4 | 5.8 | 7.2 | 3.3 | 10.5 | -0.3 | 8.7 | 7.0 |
| 5132 | ML MMF Monthly High Income | 1.180 | 1.4 | 4.1 | 6.6 | 5.5 | 6.5 | 6.6 | 8.6 | 4.1 | 9.2 | 3.2 | 9.8 | 6.6 |
| 5181 | ML Invesco Income Growth | 1.430 | -6.6 | -3.0 | 3.3 | 0.8 | 4.1 | 5.0 | 7.4 | -3.0 | 10.0 | -3.9 | 14.6 | 8.5 |
| 5452 | ML Mawer Canadian Balanced | 1.180 | 4.2 | 7.2 | 10.1 | 7.1 | 8.0 | 7.7 | 10.0 | 7.2 | 13.1 | 1.3 | 10.6 | 6.6 |
| CANADIAN LARGE CAP EQTY | | | | | | | | | | | | | | |
| 7132 | ML MIM Cdn Equity Index | 0.970 | -6.0 | -2.2 | 5.3 | 2.3 | 4.6 | 6.1 | 5.3 | -2.2 | 13.3 | -3.3 | 11.5 | 12.8 |
| 7141 | ML Fidelity Cdn Large Cap | 1.420 | -6.9 | -4.6 | 3.6 | 1.9 | 2.8 | 4.4 | 10.6 | -4.6 | 12.5 | -1.4 | 5.8 | 10.7 |
| 7241 | ML JF Canadian Equity | 1.200 | -9.5 | -5.0 | 2.8 | 0.9 | 3.6 | 4.9 | 6.7 | -5.0 | 11.2 | -2.8 | 12.0 | 10.5 |
| 7313 | ML CC&L Group Cdn Q Growth | 1.180 | -4.3 | -0.7 | 5.6 | 3.6 | 5.3 | 7.0 | 7.5 | -0.7 | 12.3 | -0.2 | 10.4 | 14.1 |
| 7451 | ML Mawer Canadian Equity | 1.180 | -6.4 | -2.3 | 3.9 | 1.4 | 4.6 | 5.7 | 9.5 | -2.3 | 10.5 | -3.4 | 14.9 | 9.9 |
| 7631 | ML BG Canadian Equity | 1.245 | -11.6 | -8.8 | -0.8 | -1.1 | 2.8 | 4.3 | 6.9 | -8.8 | 7.9 | -1.8 | 15.7 | 10.5 |
| CDN SMALL/MID CAP EQTY | | | | | | | | | | | | | | |
| 7381 | ML FGP Small Cap Cdn Equity | 1.135 | -19.8 | -14.2 | -16.7 | -13.3 | -5.8 | -3.1 | 1.9 | -14.2 | -19.1 | -6.0 | 20.6 | 8.4 |
| US LARGE CAP EQTY | | | | | | | | | | | | | | |
| 8196 | ML US Div Growth Eq (Well) | 1.275 | 19.3 | 26.4 | 21.4 | 18.5 | 19.7 | 16.2 | 17.7 | 26.4 | 16.7 | 12.8 | 23.3 | 3.2 |
| 8631 | ML BG American Equity | 1.330 | -1.0 | 3.7 | 10.0 | 8.2 | 10.8 | 11.2 | 15.5 | 3.7 | 16.6 | 4.6 | 19.2 | 12.6 |
| INTERNATIONAL EQUITY | | | | | | | | | | | | | | |
| 8011 | ML EAFE Plus Eq (Pictet) | 1.560 | -12.6 | -10.0 | -0.9 | -3.3 | 2.4 | 2.7 | 7.0 | -10.0 | 9.3 | -7.9 | 21.4 | 4.0 |
| 8321 | ML BR Intl Equity Index | 1.060 | -8.2 | -5.4 | 2.6 | 0.0 | 4.5 | 3.4 | 6.9 | -5.4 | 11.3 | -5.0 | 18.9 | -0.7 |
| 8361 | ML Sprucegrove Intl Equity | 1.500 | -15.3 | -11.6 | -3.1 | -3.9 | 2.1 | 2.8 | 6.0 | -11.6 | 6.3 | -5.6 | 22.7 | 5.4 |
| 8452 | ML Mawer International Eqty | 1.330 | 3.4 | 8.1 | 10.5 | 5.6 | 9.1 | 8.3 | 10.7 | 8.1 | 13.0 | -3.4 | 20.1 | 5.1 |
| GLOBAL EQUITY | | | | | | | | | | | | | | |
| 8181 | ML Invesco Global Comp. | 1.430 | -6.7 | -1.4 | 5.6 | 4.7 | 6.9 | 7.7 | 11.8 | -1.4 | 13.1 | 3.0 | 13.8 | 10.9 |

Guaranteed Interest Accounts (GIAs)

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

These rates are as at October 31, 2020 and subject to change at any time.

| Fund Code | Fund Name | Interest Rate |
|-----------|-------------------------|---------------|
| 1000 | Manulife Daily Interest | .050% |
| 1001 | Manulife 1 Year GIA | .300% |
| 1002 | Manulife 2 Year GIA | .350% |
| 1003 | Manulife 3 Year GIA | .350% |
| 1004 | Manulife 4 Year GIA | .400% |
| 1005 | Manulife 5 Year GIA | .450% |
| 1010 | Manulife 10 Year GIA | .600% |

Notes:

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

²An 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.

³The 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.

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

⁵Refer 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.

Take advantage of Manulife's Member Reward Program

As your account grows, you'll enjoy higher interest rates on your Guaranteed Interest Account (GIA) balance and even lower investment management fees (IMFs) on your market-based funds. The chart below details how you benefit as your retirement savings increase.

| Your account value in each plan* | Increase in your interest rates / Decrease in your IMFs |
|----------------------------------|---|
| \$25,000 to \$39,999 | 0.10% |
| \$40,000 to \$59,999 | 0.20% |
| \$60,000 plus | 0.25% |

*NOTE: This scale applies to the balance in each individual plan you hold at Manulife.

Forms

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

- An **Application form** for the Registered Pension Plan
- An **Application form** for the Registered Retirement Savings Plan
- An **Application form** for the Tax-Free Savings Account
- A **Payroll Deduction Authorization form**
- A **Transfer Authorization for Registered Investments form**



Please print clearly in the blank boxes.

Application Form

Sign up for your Registered Pension Plan (RPP)

Return your completed form to your Union

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

Tell us about your plan

| | | |
|---|--|---|
| Sponsor/Union local International Brotherhood of Electrical Workers Local 993 | | Manulife policy number 10004023 |
| Member Number | Date you started with your union (mmm/dd/yyyy) | Date you are joining the plan (mmm/dd/yyyy) |
| Division | Class | Province of Employment |

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 |
| Spouse's name | | Spouse's date of birth (mmm/dd/yyyy) | |
| Your preferred language | Telephone number | Ext. | Email address |

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 RPP 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 and you do not have a spouse at the date of your death, 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.

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

- Follow the instructions starting on page 13 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

| | | |
|-----------|---|--|
| Fund Code | Fund name Target Retirement Date Fund | Percentage of your contribution 100% |
|-----------|---|--|

Complete if Asset Allocation Fund is your investment strategy

- Follow the instructions starting on page 14 to determine your investor style and choose your Asset Allocation Fund.
- Write in the 4-digit fund code for your Asset Allocation Fund below.

| | | |
|-----------|--|--|
| Fund Code | Fund name Manulife Asset Allocation Fund | Percentage of your contribution 100% |
|-----------|--|--|

Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 14 to determine your investor style and choose your funds.
- 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 | | 1010 | | 3132 | |
| 4131 | | 4136 | | 4162 | | 4191 | |
| 4192 | | 4271 | | 5011 | | 5132 | |
| 5181 | | 5452 | | 7132 | | 7141 | |
| 7241 | | 7313 | | 7451 | | 7631 | |
| 7381 | | 8196 | | 8322 | | 8631 | |
| 8011 | | 8321 | | 8361 | | 8452 | |
| 8181 | | | | | | | |
| Total selected must add up to 100% | | | | | | | 100% |

Please sign here

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

Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

| | |
|--------------------------------|---------------------------|
| Your signature | Date signed (mmm/dd/yyyy) |
| Plan administrator's signature | Date signed (mmm/dd/yyyy) |

For Manulife use

| | | |
|--------------------------|--------------------|------------------------------------|
| Manulife customer number | Date (mmm/dd/yyyy) | Document version 815-1.5 |
|--------------------------|--------------------|------------------------------------|



Application Form

Sign up for your
Group Retirement Savings Plan (RSP)

Return your completed form to your Union

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 International Brotherhood of Electrical Workers 993 | | Group annuity policy number 56264005 |
| Member Number | Date you started with your union (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.

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

- Follow the instructions starting on page 13 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

| | | |
|-----------|---|--|
| Fund Code | Fund name Target Retirement Date Fund | Percentage of your contribution 100% |
|-----------|---|--|

Complete if Asset Allocation Fund is your investment strategy

- Follow the instructions starting on page 14 to determine your investor style and choose your Asset Allocation Fund.
- Write in the 4-digit fund code for your Asset Allocation Fund below.

| | | |
|-----------|--|--|
| Fund Code | Fund name Manulife Asset Allocation Fund | Percentage of your contribution 100% |
|-----------|--|--|

Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 14 to determine your investor style and choose your funds.
- 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 | | 1010 | | 3132 | |
| 4131 | | 4136 | | 4162 | | 4191 | |
| 4192 | | 4271 | | 5011 | | 5132 | |
| 5181 | | 5452 | | 7132 | | 7141 | |
| 7241 | | 7313 | | 7451 | | 7631 | |
| 7381 | | 8196 | | 8322 | | 8631 | |
| 8011 | | 8321 | | 8361 | | 8452 | |
| 8181 | | | | | | | |
| Total selected must add up to 100% | | | | | | | 100% |

Complete this section only if your spouse is set up as a spousal member in this RSP. Otherwise, leave this section blank.

Tell us how to split your contribution between you and your spouse

Tell us how you want to split the amount to be deducted from each pay between **your RSP account** (as the employee) and **your spouse's RSP account**.

| | |
|---|-------------|
| Percentage to invest in your RSP | % |
| Percentage to invest in your spouse's RSP | % |
| Total must be 100% | 100% |

Tell us about your spouse

| | | |
|------------|-----------|-------------------------------|
| First name | Last name | Social Insurance Number (SIN) |
|------------|-----------|-------------------------------|

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 with respect to such funds, these terms will override the group RSP contract.

| | |
|-----------------------------------|---------------------------|
| 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 815-1.5 |
|--------------------------|--------------------|------------------------------------|



Please print clearly in the blank boxes.

Application Form

Sign up for your Tax-Free Savings Account (TFSA)

Send your completed form to:

Manulife Financial

Attn: GRS Client Services, KC-6, P.O. Box 396 Stn
Waterloo, Waterloo, ON N2J 4A9, CANADA

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 International Brotherhood of Electrical Workers | | Manulife policy number 41004006 |
| Member Number | Date you started with your employer (mmm/dd/yyyy) | Date you are joining the plan (mmm/dd/yyyy) |

For your Account to qualify as a TFSA under the Income Tax Act (Canada), you must be at least 18 years of age and a resident in Canada.

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 |

A **revocable** Successor Account Holder or 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 dated and signed separate page with the names and the percentage of proceeds for each Beneficiary.

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

Your beneficiary (or beneficiaries)

If you have designated one Beneficiary, and that Beneficiary is your Spouse or Common-Law Partner at the time of your death, your Spouse or Common-Law Partner will become the Successor Account Holder under the Plan and the TFSA will continue unless elected otherwise.

| | | |
|---------------------|--------------|------------------------|
| Beneficiary Name(s) | Relationship | Percentage of proceeds |
| Beneficiary Name(s) | Relationship | Percentage of proceeds |
| Beneficiary Name(s) | Relationship | Percentage of proceeds |

The above Beneficiary designation is considered revocable unless you write irrevocable in the above designation.

If you do not name a Beneficiary, proceeds will be paid to your estate.

I have attached a separate page, signed and dated listing my beneficiaries.

For Quebec only:

The designation of a Spouse as a 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.

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

- Follow the instructions starting on page 13 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

| | | |
|-----------|---|--|
| Fund Code | Fund name Target Retirement Date Fund | Percentage of your contribution 100% |
|-----------|---|--|

Complete if Asset Allocation Fund is your investment strategy

- Follow the instructions starting on page 14 to determine your investor style and choose your Asset Allocation Fund.
- Write in the 4-digit fund code for your Asset Allocation Fund below.

| | | |
|-----------|--|--|
| Fund Code | Fund name Manulife Asset Allocation Fund | Percentage of your contribution 100% |
|-----------|--|--|

Complete if Build your own portfolio is your investment strategy

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

| Fund Code | % |
|-----------|---|-----------|---|-----------|---|-----------|---|
| 1000 | | 1001 | | 1002 | | 1003 | |
| 1004 | | 1005 | | 1010 | | 3132 | |
| 4131 | | 4136 | | 4162 | | 4191 | |
| 4192 | | 4271 | | 5011 | | 5132 | |
| 5181 | | 5452 | | 7132 | | 7141 | |
| 7241 | | 7313 | | 7451 | | 7631 | |
| 7381 | | 8196 | | 8631 | | 8011 | |
| 8321 | | 8361 | | 8452 | | 8181 | |

Total selected must add up to 100% **100%**

Please sign here

I confirm that I have read, understood and agreed to the information in the policy and this Application 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 file an election with the Minister of National Revenue to register the qualifying arrangement as a Tax-Free Savings Account (TFSA). I agree to provide, upon request, proof of age and such further information as may be required in connection with the registration of the qualifying arrangement under the Income Tax Act (Canada).

I authorize my Plan Sponsor/Employer to act as agent for the purpose of remitting contributions and to deliver directions to Manulife on my behalf.

I shall notify Manulife if I become a non-resident of Canada and further recognize there are restrictions and penalties that may apply in accordance with the Income Tax Act (Canada).

I understand that I may be liable for certain tax consequences arising in connection with a non-qualifying arrangement.

| | |
|--|---------------------------|
| Your signature (as the Account Holder) | Date signed (mmm/dd/yyyy) |
|--|---------------------------|



Brett Marchand
SVP & Head of Canada Retirement

For Manulife use

| | | |
|--------------------------|--------------------|------------------------------------|
| Manulife customer number | Date (mmm/dd/yyyy) | Document version 815-1.5 |
|--------------------------|--------------------|------------------------------------|

Pre-Authorized Cheque Plan (PAC) Request and Authorization

Complete this form if you want to:

- make **regular contributions** to your Registered Savings Plan (RSP), Tax-Free Savings Account (TFSA) or Non-Registered Savings Account (NRSA) directly from your bank account.
- begin, change, or stop contribution deductions from your bank account, or make a one-time, lump sum payment.



This form is also available at www.manulife.ca/GRO in the 'Manage your plan' section.

Send us stuff online

Send us your completed form by signing in to your online account at Manulife.ca/GRO. Look for **Send documents** in your homepage under the 'My Account' tab.

Not signed up yet?

Access your savings anytime, using our secure website. Go to Manulife.ca/GRO and click 'Sign in' to get started.

Please print clearly in the blank boxes.

Your personal information

| | | | | | | |
|---|----------|---------|---------------------|--------------------------------|-----------------|--|
| Plan Sponsor/Employer | | | Group policy number | | Customer number | |
| Last name | | | First name | | Middle initial | |
| Mailing address (number, street and apartment number) | | | | | | |
| City | Province | Country | Postal Code | Telephone number* () | Ext.* | |
| <p>Note: This question is only required if making a contribution to your Non-Registered Savings Account.</p> Are you a U.S. citizen or a U.S. resident for U.S. tax purposes? <input type="checkbox"/> No <input type="checkbox"/> Yes If yes, provide your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN): _____ | | | | | | |

**These fields are optional.*

Identity document

Government Issued Identification (choose one):

| | | | | |
|-------------------------------|-------------------|------------------|---------------------------|-------|
| Canadian Passport | Birth Certificate | Driver's Licence | Canadian Citizenship Card | Other |
| Document Number: | | | Expiry Date: | |
| Issued by: (example: Ontario) | | | | |

Note: This section is only required if making a contribution to your Non-Registered Savings Account or Tax-Free Savings Account.

Your contribution deduction information

| | | |
|--|----|---|
| I would like to: <input type="checkbox"/> Begin deductions <input type="checkbox"/> Change deductions <input type="checkbox"/> Stop deductions | | |
| I hereby authorize Manulife to deduct from my bank account and allocate to my savings account | \$ | Please start contributions on (dd/mmm/yyyy) |

Tell us how often - Please indicate how frequently you would like to contribute to your Savings account.

| | | |
|--|---|--|
| <input type="checkbox"/> Weekly (withdraw from my account weekly, beginning on the date specified above.) | <input type="checkbox"/> Every two weeks (withdraw from my account every two weeks, beginning on the date specified above.) | <input type="checkbox"/> Monthly (withdraw from my account monthly, beginning on the date specified above.) |
| <input type="checkbox"/> Month end (withdraw on the last business day of each month, beginning on the date specified above.) | <input type="checkbox"/> Quarterly (withdraw from my account every three months, beginning on the date specified above.) | <input type="checkbox"/> One-time lump sum contribution (withdraw from my account within 2 business days following receipt by Manulife.) |

Note: A minimum of \$25 per frequency is required.

Exception: For one-time lump sum contributions, a minimum amount of \$100.00 is required.

Your banking information

To verify your banking information, please attach a blank cheque marked VOID. Manulife is hereby authorized to begin deducting contributions from your account once we have received and verified your banking information.

| | | | | |
|---|----------------|-------------|------------------------------|-----|
| Name of bank (exact name where account is being held) | | | | |
| Address of bank (where account is being held) | | | | |
| City or town | Province | Postal Code | Telephone number () | Ext |
| Transit number | Account number | | Account type | |
| Name of depositors as on bank records (last, first, middle initial) | | | | |
| Name of depositors as on bank records (last, first, middle initial) | | | | |

Example

Manulife Bank
500 KING ST. NORTH
WATERLOO, ONTARIO N2J 4C6

MEMO _____

The illustration shows the MICR encoding used on standard cheques. The labels help you identify the codes to enter in the following table.

Transit number

Institution number

Account number

Your lump sum contribution

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

Percentages must be in whole numbers.

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 your one-time lump sum contribution is directed towards Group IncomePlus, please remember that a contribution exceeding 20% of your Guaranteed Income Base will reset your Minimum Five (5) Year Holiday period whether you make one large contribution or a series of smaller transfers and contributions.

Please process this contribution using the following fund direction:

Same as my current fund direction

OR

As I have indicated below

Total amount of contribution \$ _____

Investment direction(s) for Pre-Authorized Cheque Request

Fund code names and contribution details appear online at www.manulife.ca/GRO or in the Group Investment Report.

| Fund code | Fund name | \$ | % |
|-----------|-----------|----|---|
| | | \$ | % |
| | | \$ | % |
| | | \$ | % |
| | | \$ | % |
| | | \$ | % |

Must equal 100%

For a joint account that requires multiple signatures, all depositors must sign this authorization.

Please sign here

I request and authorize Manulife to debit my bank account listed on page 1 for a pre-authorized Chequing (PAC) plan (Funds Transfer PAC). I further authorize the financial institution indicated on Page 1 to process these withdrawals in accordance with instructions provided by Manulife. It is understood and agreed that:

1. My account information will apply to contributions after the information has been received and verified by Manulife, in accordance with its practices and procedures.
2. My account authorization may be terminated by me upon written notification. Termination will take effect within two business days of receipt of written notification at the following address (as may be amended from time to time):

If you live outside of Quebec:

Manulife
Attn: GRS Client Services
P.O. Box 396
Waterloo, ON N2J 4A9

If you live in Quebec:

Manulife
Group Retirement Solutions
2000 Mansfield, Suite 1410
Montréal, QC H3A 3A2

3. If, for any reason, a withdrawal against my account is not honoured, I understand Manulife reserves the right to charge a fee of \$25 for handling these returned items (as may be amended from time to time).
4. I understand that I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAC Agreement. Contact Manulife or visit www.cdnpay.ca to obtain more information on your recourse rights, or cancellation rights.

I hereby certify that the information on this form is correct to the best of my knowledge.

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

| | |
|---|---------------------------|
| Signature of bank depositor (on bank records) | Date signed (dd/mmm/yyyy) |
| Signature of bank depositor (on bank records) | Date signed (dd/mmm/yyyy) |
| Your signature | Date signed (dd/mmm/yyyy) |



Got something to send to us?

Send us your completed form online by signing in to your online account at Manulife.ca/GRO. Look for **Send documents** in your homepage under the 'My Account' tab. **Send documents** is faster and safer than email.

Not signed up yet?

Access your savings anytime, using our secure website. Go to Manulife.ca/GRO and click 'Sign in' to get started. You'll need your unique customer number and social insurance number to join. You can find your unique customer number on your welcome letter or a recent statement.



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 <input type="checkbox"/> | Investment Amount | Symbol and/or certificate number or policy number | Delay delivery until (mmm/dd/yyyy) |
| Amount <input type="checkbox"/> | Investment Description | | |
| All <input type="checkbox"/> | Investment Amount | Symbol and/or certificate number or policy number | Delay delivery until (mmm/dd/yyyy) |
| Amount <input type="checkbox"/> | Investment Description | | |
| All <input type="checkbox"/> | Investment Amount | Symbol and/or certificate number or policy number | Delay delivery until (mmm/dd/yyyy) |
| Amount <input type="checkbox"/> | Investment Description | | |
| All <input type="checkbox"/> | Investment Amount | Symbol and/or certificate number or policy number | Delay delivery until (mmm/dd/yyyy) |
| Amount <input type="checkbox"/> | 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).

| 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.

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

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

| | |
|--|--------------------|
| Signature of irrevocable beneficiary (if applicable) | Date (mmm/dd/yyyy) |
|--|--------------------|

For use by transferring institution only

| | | | |
|--|------------|---------|-------------------------------|
| Account type: <input type="checkbox"/> RSP <input type="checkbox"/> TFSA <input type="checkbox"/> LRA <input type="checkbox"/> LRSP <input type="checkbox"/> RPP | | | |
| Spousal plan? <input type="checkbox"/> No <input type="checkbox"/> Yes – if "Yes", Contributors: | | | |
| Last name | First name | Initial | Social Insurance Number (SIN) |

| | |
|--|-----------------------|
| Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes, confirmation attached | Governing Legislation |
|--|-----------------------|

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

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 your date of birth, or your 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

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
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your 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)

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-MANULIFE (626-8543), or 1-888-MANUVIE (626-8843) in Quebec, 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.



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: _____

Questions?

Contact your plan advisor

Les Canavan
CLU, CHS, RFC, CPCA,
Leslie J Canavan Insurance Services Ltd.

☎ Call (604) 737-8202 (or 1-877-294-8202)

@ Send an email to leslie_canavan@telus.net

IBEW 1003 members in the Kamloops area contact your plan advisor

David and Kevin Phillips
Phillips Financial Services Ltd.

☎ Call (250) 314-0834

Contact Manulife

☎ Call **1-888-727-7766**

@ Send an email to GROmail@manulife.com

🌐 Visit www.manulife.ca/GRO

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



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