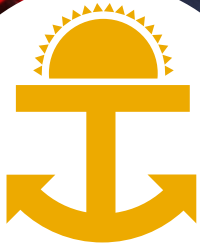


Welcome to Your Fund Selection Guide



Seafarers' Pension Plan



Seafarers' Pension Plan

About this Fund Selection Guide

This guide provides information you will need to choose your investment direction for your ongoing retirement contributions.

Here's what you need to do...

1. Determine what type of investor you are.
2. Review the investment options available to you.
3. To update your investment instruction via paper, see form on page 16 of this guide.
4. To update your investment instructions online, go to manulife.ca/GRO. Sign in using your email address and password. Go to **My Investments** and choose **Change my Investments**.

Let's get started...



Decide how to invest

To do!

- Follow the instructions on page 4 to determine your investor style and select your investments.

Note - If you consult a Financial Planner for advice regarding funds for your group retirement program, provide him or her with this guide.

If you do not provide investment instructions, your contributions will be directed to the program's default fund – the **Manulife Retirement Date Fund** closest to the year you turn 65 years of age. You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

Want to learn more
about investments?




View the online learning module at
manulife.ca/investmentbasics



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
How interested are you in selecting investments 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"/>
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"/>
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>...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>	 <p>5</p>
Column B	<p>...an Asset Allocation Fund</p> <p>An Asset Allocation Fund offers a ready-made portfolio that invests in a diverse range of asset classes, investment styles and fund managers. These funds concentrate on maximizing expected returns while minimizing volatility for all types of investors. So whether you're a conservative investor or an aggressive one, there's an Asset Allocation Fund for you.</p>	 <p>6</p>
Column C	<p>...to Build Your Own Portfolio</p> <p>Choose from the individual funds available through your plan.</p>	 <p>6</p>



How to choose a Retirement Date Fund

To do!

- Decide at what age you plan to retire: _____
Calculate in what 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 2033, the fund best suited to you is the Manulife Retirement Date Fund 2035.

- 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 2020	Manulife Retirement Date 2020	2020
2021 – 2025	Manulife Retirement Date 2025	2025
2026 – 2030	Manulife Retirement Date 2030	2030
2031 – 2035	Manulife Retirement Date 2035	2035
2036 – 2040	Manulife Retirement Date 2040	2040
2041 – 2045	Manulife Retirement Date 2045	2045
2046 – 2050	Manulife Retirement Date 2050	2050
2051 – 2055	Manulife Retirement Date 2055	2055
2056 or later	Manulife Retirement Date 2060	2060

To see the **Investment Management Fees** and **historical rates of returns** for these funds, turn to page 13.

For a detailed description of each Retirement Date Fund, go to manulife.ca/findmyfunds.

You have now finished the fund selection process.



Determine your investor style



To do!

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

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

- | | Your score |
|--|----------------------|
| <p>1. What is your investment horizon – when will you need this money?</p> <ul style="list-style-type: none">a. Within 3 years (0)b. 3-5 years (3)c. 6-10 years (5)d. 11-15 years (8)e. 15+ years (10) | <input type="text"/> |
| <p>2. What is your most important investment goal?</p> <ul style="list-style-type: none">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) | <input type="text"/> |
| <p>3. Please indicate which statement reflects your overall view of managing risk:</p> <ul style="list-style-type: none">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) | <input type="text"/> |

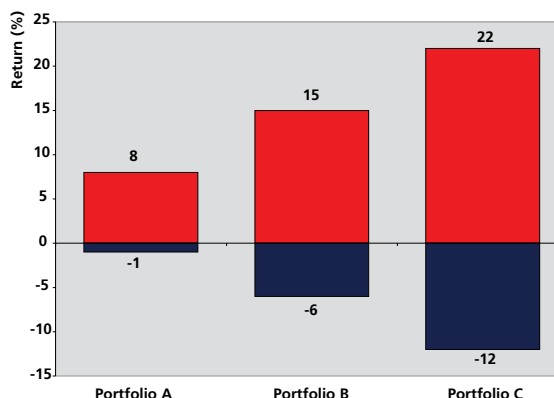
4. If you owned an investment that declined by 20% over a short period, what would you do?

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

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?



- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)

7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

Match your score to an investor style below.

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

My investor style is _____

If you would like to choose an **Asset Allocation Fund**, continue to page 9.

If you would like to **Build Your Own Portfolio**, continue to page 10.



How to choose an Asset Allocation Fund

To do! Specify the 4-digit fund code for the Asset Allocation Fund you select in the *Your investment instructions* section on each **Application form**.

Your investor style (from page 8): _____

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, it is recommended you complete the Investor Strategy Worksheet at least annually to ensure your style has not changed.

To see the **Investment Management Fees** and **historical rates of returns** for these funds, turn to page 13 in this guide. For a detailed description of each Asset Allocation Fund, go to manulife.ca/findmyfunds.

You have now finished the fund selection process.



How to build your own portfolio

To do! Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.

Your investor style (from page 8): _____

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.

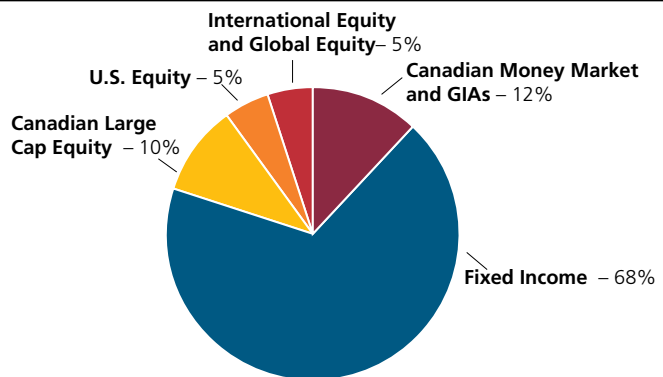
Each asset class in the sample portfolio is represented by a different colour, and each fund's description is printed in the colour that represents its asset class. For example, all Fixed Income fund descriptions are blue, and all U.S. Equity fund descriptions are orange. Keep this in mind when researching and choosing funds to invest in.

For a detailed description of each available fund, go to manulife.ca/findmyfunds.

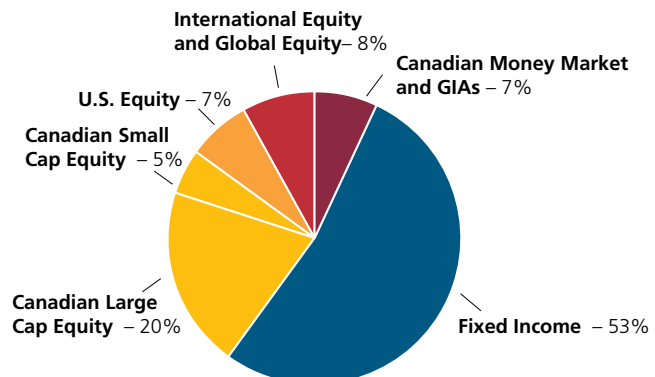
If your investor style is...

A recommended asset mix for you is...

Conservative



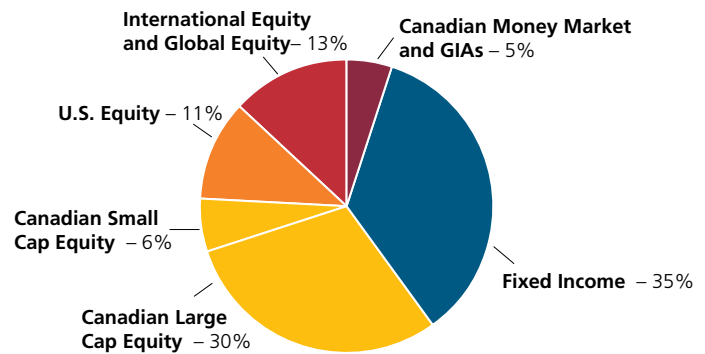
Moderate



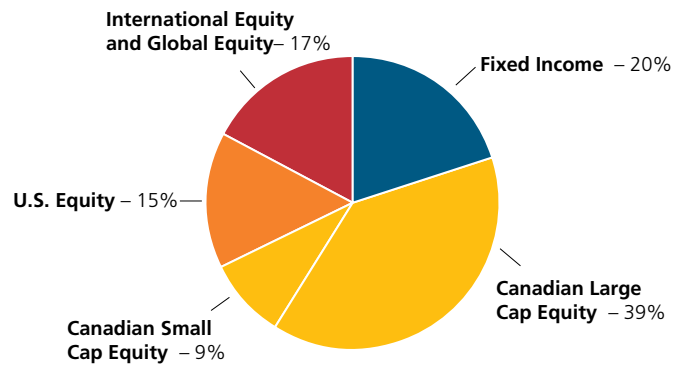
If your investor style is...

A recommended asset mix for you is...

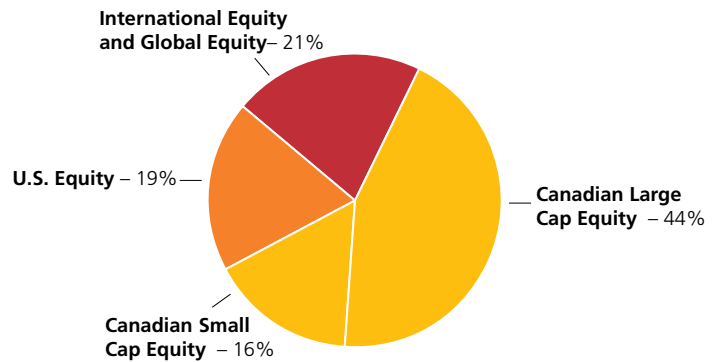
Balanced



Growth



Aggressive



You have now finished the fund selection process.

Your investment choices

For a detailed description of each available fund, go to manulife.ca/findmyfunds.

Page

Rates of Return Overview for your plan investments

13



Rates of Return Overview

Market-based funds

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

You can find more details at 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 December 31, 2018														
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	2018	2017	2016	2015	2014
TARGET DATE FUNDS														
2000	ML Retirement Income	0.645	-0.9	-0.9	2.9	3.7	4.3	5.3	n/a	-0.9	6.8	5.4	5.9	9.5
2020	ML Retirement Date 2020	0.645	-1.2	-1.2	3.0	4.0	4.6	5.6	7.8	-1.2	7.4	6.0	6.3	9.8
	<i>Custom MLI Retirement Date 2020 Fund Benchmark⁵</i>		0.5	0.5	3.3	4.0	4.6	5.6	7.2	0.5	6.2	5.4	6.6	9.7
2025	ML Retirement Date 2025	0.645	-1.7	-1.7	3.3	4.4	5.0	6.0	8.5	-1.7	8.5	6.8	6.7	10.2
	<i>Custom MLI Retirement Date 2025 Fund Benchmark⁵</i>		-0.1	-0.1	3.5	4.5	5.0	6.0	7.9	-0.1	7.2	6.5	6.7	10.1
2030	ML Retirement Date 2030	0.645	-2.4	-2.4	3.5	4.9	5.5	6.5	9.2	-2.4	9.9	7.7	7.2	10.6
	<i>Custom MLI Retirement Date 2030 Fund Benchmark⁵</i>		-0.9	-0.9	3.7	5.1	5.4	6.4	8.4	-0.9	8.5	7.9	6.5	10.5
2035	ML Retirement Date 2035	0.645	-3.1	-3.1	3.7	5.2	5.8	6.8	9.6	-3.1	11.0	8.3	7.4	10.8
	<i>Custom MLI Retirement Date 2035 Fund Benchmark⁵</i>		-1.8	-1.8	3.8	5.5	5.7	6.7	8.8	-1.8	9.7	9.0	6.3	10.9
2040	ML Retirement Date 2040	0.645	-3.5	-3.5	3.8	5.3	5.9	6.9	9.7	-3.5	11.7	8.5	7.5	10.9
	<i>Custom MLI Retirement Date 2040 Fund Benchmark⁵</i>		-2.3	-2.3	3.8	5.7	5.8	6.8	8.9	-2.3	10.4	9.6	6.2	11.0
2045	ML Retirement Date 2045	0.645	-3.7	-3.7	3.8	5.4	5.9	6.9	9.8	-3.7	11.9	8.6	7.6	11.0
	<i>Custom MLI Retirement Date 2045 Fund Benchmark⁵</i>		-2.6	-2.6	3.8	5.8	5.8	6.9	8.9	-2.6	10.6	9.8	6.1	11.1
2050	ML Retirement Date 2050	0.645	-3.8	-3.8	3.8	5.4	6.0	7.0	9.9	-3.8	12.1	8.6	7.6	11.1
	<i>Custom MLI Retirement Date 2050 Fund Benchmark⁵</i>		-2.7	-2.7	3.8	5.8	5.9	6.9	9.0	-2.7	10.8	9.9	6.1	11.2
2055	ML Retirement Date 2055	0.645	-3.9	-3.9	3.8	5.3	5.8	n/a	n/a	-3.9	12.2	8.2	7.6	n/a
	<i>Custom MLI Retirement Date 2055 Fund Benchmark⁵</i>		-2.8	-2.8	3.8	5.8	5.9	n/a	n/a	-2.8	10.9	10.0	6.0	n/a
2060	ML Retirement Date 2060	0.645	-4.0	-4.0	3.9	5.6	n/a	n/a	n/a	-4.0	12.3	9.2	n/a	n/a

Rates of return on December 31, 2018

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	2018	2017	2016	2015	2014
ASSET ALLOCATION														
2001	ML Conservative AA	0.620	-0.1	-0.1	2.5	3.1	3.6	4.7	5.7	-0.1	5.2	4.3	5.3	9.0
	<i>Custom MLI Conservative AA Fund Benchmark⁵</i>		0.7	0.7	2.4	2.6	3.6	4.5	5.1	0.7	4.1	3.2	6.4	8.3
2002	ML Moderate AA	0.620	-1.2	-1.2	3.0	3.8	4.4	5.4	6.9	-1.2	7.3	5.6	6.1	9.6
	<i>Custom MLI Moderate AA Fund Benchmark⁵</i>		-0.3	-0.3	2.8	3.6	4.3	5.3	6.6	-0.3	6.1	5.2	6.6	9.4
2003	ML Balanced AA	0.620	-2.4	-2.4	3.4	4.6	5.1	6.1	8.5	-2.4	9.4	7.1	6.7	10.2
	<i>Custom MLI Balanced AA Fund Benchmark⁵</i>		-1.9	-1.9	3.0	4.4	5.0	6.0	7.7	-1.9	8.1	7.2	6.7	10.1
2004	ML Growth AA	0.620	-3.5	-3.5	3.7	5.3	5.8	6.8	9.3	-3.5	11.5	8.4	7.3	10.8
	<i>Custom MLI Growth AA Fund Benchmark⁵</i>		-3.3	-3.3	3.3	5.3	5.5	6.6	8.7	-3.3	10.2	9.4	6.3	10.8
2005	ML Aggressive AA	0.620	-4.5	-4.5	4.1	5.9	6.3	7.3	10.5	-4.5	13.6	9.6	7.5	11.2
	<i>Custom MLI Aggressive AA Fund Benchmark⁵</i>		-4.0	-4.0	3.9	6.4	6.2	7.3	9.8	-4.0	12.5	11.6	5.4	11.7
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MAM)	0.440	1.7	1.7	1.4	1.2	1.2	1.2	1.2	1.7	1.1	0.9	1.0	1.3
FIXED INCOME														
4191	ML MAM Cdn Bond Index	0.425	1.4	1.4	2.0	1.9	2.3	3.6	4.2	1.4	2.6	1.7	3.5	8.8
4202	ML CIBC Cdn Bond Core Plus	0.565	1.3	1.3	2.3	2.8	2.8	n/a	n/a	1.3	3.4	3.8	2.6	n/a
4271	ML PH&N Bond Fund	0.670	1.5	1.5	2.1	2.2	2.6	3.9	4.9	1.5	2.6	2.4	3.8	9.3
BALANCED														
5011	ML Balanced	0.620	-1.5	-1.5	3.0	4.6	4.6	5.9	8.3	-1.5	7.6	7.9	4.7	10.9
5181	ML Invesco Income Growth	0.870	-7.2	-7.2	1.0	4.9	4.6	5.7	8.8	-7.2	9.9	13.0	3.6	10.2
5241	ML JF Balanced	0.570	-1.6	-1.6	2.6	4.0	5.1	6.4	8.4	-1.6	6.9	6.9	8.2	11.8
5661	ML MAM Diversified	0.505	-4.2	-4.2	1.8	2.8	3.7	4.8	7.2	-4.2	8.2	4.8	6.6	9.1
CANADIAN LARGE CAP EQTY														
7125	ML NEI Cdn Equity RS	1.090	-11.3	-11.3	-3.4	4.2	1.7	3.4	7.4	-11.3	5.2	21.3	-5.6	10.4
7132	ML MAM Cd Equity Index	0.420	-8.8	-8.8	-0.2	6.4	2.6	4.2	8.0	-8.8	9.2	21.1	-8.3	10.9
7142	ML Fidelity Cdn Equity Inst	0.670	-6.7	-6.7	0.8	5.9	4.1	6.0	9.8	-6.7	9.0	16.7	-1.0	13.9
US LARGE CAP EQTY														
8142	ML Fidelity U.S. Focused	0.890	15.4	15.4	19.9	13.1	15.2	15.2	15.2	15.4	24.4	0.8	21.5	15.1
8185	ML Invesco US Sml-Cp Val Eq	1.010	-18.1	-18.1	-4.6	1.7	3.6	6.3	13.8	-18.1	11.2	15.6	9.5	17.7
8664	ML MAM US Eq Dirct Idx Reg	0.390	4.1	4.1	8.8	8.7	11.6	14.0	14.3	4.1	13.7	8.4	20.9	24.0
8683	ML MFS U.S. Equity Core	0.820	3.3	3.3	9.5	8.1	11.2	13.2	n/a	3.3	16.2	5.4	21.0	21.4
8971	ML US Equity RS II	1.040	7.2	7.2	8.5	7.7	10.9	12.9	13.4	7.2	9.8	6.1	21.1	21.5

Rates of return on December 31, 2018														
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	2018	2017	2016	2015	2014
INTERNATIONAL EQUITY														
8051	ML Schroders Emrg Mrkts Eq	1.265	-7.0	-7.0	11.2	9.9	8.8	8.1	10.0	-7.0	32.8	7.5	5.6	5.4
8321	ML BR Intl Equity Index	0.450	-5.8	-5.8	4.9	2.5	6.4	5.9	7.6	-5.8	17.0	-2.3	19.1	3.9
8452	ML Mawer International Eqty	0.770	-2.7	-2.7	9.9	5.8	9.7	9.9	12.1	-2.7	24.3	-1.9	22.1	10.7
8972	ML NEI International Eq	1.190	-0.6	-0.6	9.2	6.2	10.9	9.0	10.3	-0.6	20.0	0.5	26.2	1.7
GLOBAL EQUITY														
8184	ML Glb Sml-Cap Eqty Invesco	1.190	-10.0	-10.0	5.5	5.0	8.6	8.7	n/a	-10.0	23.7	4.2	20.1	8.8
8203	ML CIBC Am Ctry Glb Eq Grth	0.915	2.3	2.3	11.1	6.1	10.0	10.5	n/a	2.3	20.6	-3.1	22.0	12.6
8911	ML Hexavest Global Equity	0.760	1.3	1.3	4.5	5.9	9.3	10.4	11.3	1.3	7.7	8.8	20.1	15.1
SPECIALTY														
8581	ML Fidelity Glb Real Estate	0.935	4.1	4.1	5.5	3.3	8.0	11.7	12.4	4.1	6.9	-0.8	23.3	27.5

Guaranteed Interest Accounts (GIAs)

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

These rates are as at January 31, 2019 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1001	Manulife 1 Year GIA	2.040%
1003	Manulife 3 Year GIA	2.065%
1005	Manulife 5 Year GIA	2.115%
1010	Manulife 10 Year GIA	2.290%

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 and segregated fund operating expenses, and may include underlying 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.

The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
 - confirm your identity and the accuracy of the information you've provided,
 - conduct searches to locate you and update your member information,
 - administer this plan while you actively work for your employer, and after you no longer work with your employer,
 - administer any other products and service that we provide to you, and
 - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
-

Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for 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.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
 - we may treat your withdrawal of consent as a request to terminate your contract, and
 - your rights, and the rights of your beneficiary or estate under the plan may be limited.
-

Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.



Investment direction for future contributions

Please print clearly in the blank boxes.

You may also provide contribution instructions online at www.manulife.ca/GRO or by calling Customer Service at 1-888-727-7766.

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

Your personal information

Plan Sponsor/Employer			Group Policy number		
Member number	Customer number		Reference number Manulife Use Only		
Last name		First name		Middle initial	
Mailing address (number, street and apartment number)					
City	Province	Country	Postal Code	Telephone number*	Ext. *
Email address (if applicable)*					

*These fields are optional.

Your future investment direction

(For future contributions only)

**A minimum of 5% per fund,
whole numbers only.**

If you do not complete this section,
or the total does not add up to
100%, all amounts will be deposited
to the plan default fund.

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.

Please enter the fund codes, fund names and percentages for all the funds in which you wish your future contributions to be allocated. Fund code names and details appear online at www.manulife.ca/GRO or in the Group Investment Report.

Fund code	Fund name	%
Your percentages must add up to 100%.		100%

The investment performance of amounts directed to a market based fund is not guaranteed .

Please sign here

Manulife reserves the right to return incomplete forms, or forms that have been filled out incorrectly. In the event that there is an error made processing your transaction, you have thirty days to notify Manulife.

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

Your signature	Date signed (dd/mm/yyyy)
Plan Administrator's signature (if required)	Date signed (dd/mm/yyyy)

Mailing instructions

Send your completed forms to the address below.

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



Information, service, and support...

Manulife provides a range of services to ensure you have access to the information and answers you need for all your plans with Manulife.

Secure access to online account information at manulife.ca/GRO.

Through the secure website you can

- Check your account balance and view a summary of contributions
- Transfer money between investments
- Get current unit values
- Add or remove the Automatic Asset Rebalancing service
- View your personal rates of return for each individual investment and for your overall plan
- Get detailed investment information, such as fund profiles, retirement planning tools and much more

Financial Education Specialists

☎ Call toll-free at **1-888-727-7766** when you have questions about:

- Investment options for your group plans
- Optimizing your group retirement plans
- Understanding your investor profile

Financial Education Specialists offer assistance Monday to Friday, from 9 a.m. to 5 p.m. ET.

@ Email gromail@manulife.com