



## Taking the mystery out of 'rate of return'

The term "rate of return" appears on many of the communications you receive about your group retirement plan and particularly on fund pages. A rate of return shows the value a fund gained or lost, expressed as a percentage over the opening value of an investment.

To see the rates of return applying to funds offered in your plan, log in to the website shown on the front of your statement and look under My Investments. The Investment Management Fee (IMF) for each fund is shown as well as two types of 'gross returns,' calculated before IMFs are deducted.

- **Annualized returns** show how a fund performed over a period of time. The site specifically shows rates across 1-year, 2-year, 3-year, 4-year, 5-year and 10-year terms.
- **Annual returns** show how a fund performed in a particular year, allowing easy comparison of fund performance from one year to the next. Annual returns appear when you click on the link in the first paragraph or on each fund name.

Manulife also reports your "Personal rates of return." These returns show performance from the time you started investing in a particular fund and are calculated after IMFs have been deducted. To see these returns, look under 'My Personal Rates of Return' through your online account or refer to the section of the statement titled "How your investments are performing."

## Stay up-to-date with online account statements

Manulife is providing your ongoing retirement account statements to you electronically. Beginning with your next statement, every statement you receive will be posted within your Manulife group retirement online account. Your statement will still provide the same great detail like

your account balance, activity and messages to help you manage your account, but now you'll be able to access it easily online.

Your full year-end statement will be posted after December 31, and you'll also be sent a shorter, summarized version by mail. If you decide you'd rather not receive this condensed paper statement, you have the choice to decline this option and only have the full statement posted to your account.

To change the delivery option of your year-end statement, access your online account using the website shown on the front of your enclosed statement.

Once you've logged in to your account, look under **My Profile** for a link called **Change Communication Preferences**. Within this link, you'll have the option to select whether or not you would like to receive the summarized year-end statement in print. You will also be able to provide the email address you would like Manulife to use to notify you when ongoing statements are posted to your account.

Your June 30, 2015 statement has been posted to your account to show you where you can look for this information next time. Look under the **Quick Links** menu and click on the link called **View My Statements**.





## New app helps you check on your retirement savings anytime, anywhere

Soon, you will be able to retrieve your Manulife group retirement account balance using GRS Mobile, Manulife's new mobile application. The app, which will be available through the Apple App store, BlackBerry World, Google Play and Windows Store, also lets you access new tools and calculators at a moment's notice.

GRS Mobile will let you check your Manulife group retirement account from your tablet or smartphone. You can also access resources, available through Manulife's My Retirement Tools, to help you assess your current savings activity and estimate if you're saving enough for retirement.

Watch for more information coming soon.

## More information means better support

If your plan offers you a dedicated advisor, as indicated on the front of your statement, this individual is available to help you make the most of your group retirement program. To offer you more personalized service, this individual will have access to the information within the enclosed statement. If you would prefer to withhold this information from your plan advisor, simply contact Manulife using the phone number on the enclosed statement.

## Ongoing enhancements to your GRIP account

Over the last several months, Manulife has made a series of enhancements to the Group Retirement Income Plan (GRIP).

As a GRIP member, you qualify for the Member Reward Program. In February, the program was expanded to include more reward levels. Depending on your GRIP account balance, you could qualify for discounts on the Investment Management Fees (IMFs) associated with each fund you invest in and for higher rates for any Guaranteed Interest Accounts (GIAs) you hold.

	← Additional Tiers →							
Tier	\$0 - \$24,999	\$25,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - \$499,999	\$500,000 - \$999,999	\$1M +
Market-based Fund	-0.00%	-0.10%	-0.20%	-0.25%	-0.30%	-0.35%	-0.40%	-0.45%
GIA	+0.00%	+0.10%	+0.20%	+0.25%	+0.35%			

In the spring, lower IMFs were also applied to the Manulife MMF Money Market Fund (fund code 3131), the Manulife Canadian Money Market Fund (fund code 3132) and the Manulife Daily High Interest Fund (fund code 3191). These changes follow the addition of several new retirement income funds to GRIP's fund lineup last year.

If you have any questions about the Member Reward Program and investment opportunities, please contact Manulife's Transition Solutions team at 1-866-991-3056. For other inquiries, please contact Manulife Customer Service using the number found on your statement.

