



John Brown
123 Any Street
Anytown ON
A1A 2B2

Progress report: Looking ahead to your retirement

January 1, 2016 to June 30, 2016

ABC Company Limited

John Brown

The current value of your Manulife plans shown in this report is **\$42,063.19**. If you continue making your average monthly contributions until you retire at age 62, your estimated income during your retirement will be **\$42,300*** each year.



You've made a great start but it's time to make some changes if you want to reach your goal. Visit www.manulife.ca/GRO to try different retirement income projections, and to get more details about this calculation.

Your estimated annual retirement income is based on information you gave Manulife and assumptions we made, including:

- Your Manulife group savings \$42,063
- Value of your other retirement savings \$250,000
- Average monthly contribution to your Manulife group plans for the last 12 months \$341
- Your planned retirement age 62
- Government benefits CPP/QPP and OAS
- Estimated rate of return 4.3%
- Estimated total accumulated savings at retirement \$554,570

*Your estimated income at retirement is expressed in today's dollars. It is an estimate of how much your future annual income would be worth today.

Your estimated annual retirement income is an illustration only, not a guarantee of what you will have when you reach retirement age. Your actual retirement income may be higher or lower depending on the performance of your investments. Neither Manulife, nor any of its agents, employees, or representatives are providing legal, tax, or investment advice. All contributions are subject to plan and legislative limits.

Your customer number
123456789

Plans you are a member of
Group Savings Plan (Plan 1)
Group Savings Plan (Plan 2)

Important information

- ▶ Your year-end statement has been streamlined to help you find essential information easier. This Progress report offers a quick and convenient overview of your yearly account activity. Your detailed annual report is available online at www.manulife.ca/GRO under the **My Account** tab.
- ▶ Your investor style is Growth. The investment mix in your plans is not consistent with your investor style. You can review investment information under the **My Investments** tab at www.manulife.ca/GRO.

We can help

Contact your plan's advisor
Jonathon Smith
J.S. Consulting
1-800-123-4567
jsmith@jsconsulting.com

Contact us
1-888-727-7766
gromail@manulife.com
www.manulife.ca/GRO

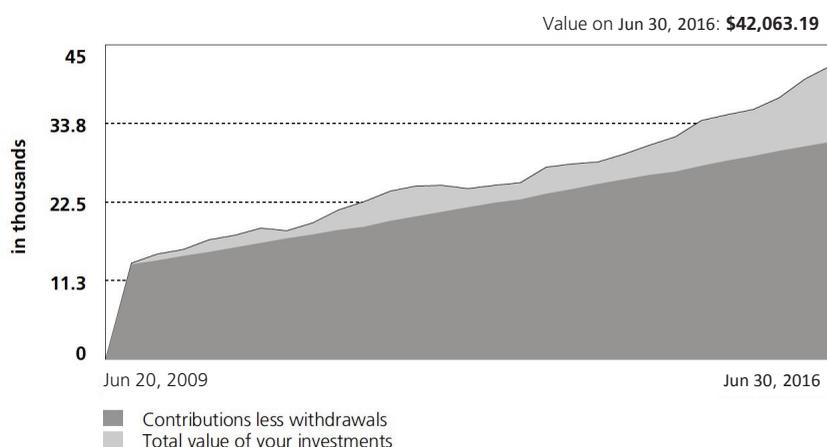


How your investments have grown

Here's how your investments have grown since January 1, 2016.

Account value on January 1, 2016	\$31,898.74
Account value on June 30, 2016	\$42,063.19
Change in value	\$10,164.45

The graph below shows how your investments have grown since your first contribution on June 20, 2009. If you began contributing to your plans at different times, we've used the earliest date for this illustration.



Overview of your plans this period

Plan	Opening value	Plus money that went in	Less money that came out	Plus growth in value	Value on Jun 30, 2016
Plan 1 (policy number 10000000)	\$27,942.43	\$4,262.72	\$0.19	\$5,134.65	\$37,339.99
Plan 2 (policy number 20000000)	\$3,956.31	\$0.00	\$0.00	\$766.89	\$4,723.20
Total	\$31,898.74	\$4,262.72	\$0.19	\$5,901.54	\$42,063.19

How your investments are performing

Plan	For this statement period	Performance				Since your first contribution	Date of your first contribution
		1 year	3 years	5 years	10 years		
Plan 1 (policy number 10000000)	17.0%	17.0%	6.7%			9.6%	Jun 20, 2009
Plan 2 (policy number 20000000)	19.4%	19.4%	8.1%			9.6%	Jun 24, 2009

Your personal rates of return show how your investments have performed after investment management fees have been deducted. For further details, go to the **My Investments** tab of your secure online account at www.manulife.ca/GRO.

Details about your plans start on page 3.



Your Group Savings Plan 1

Your policy number: 10000000
Division: All employees

Details of your investments

Fund code and name	Number of units you own	Unit price on Jun 30, 2016	Value on Jun 30, 2016	Percentage of your investments	Personal rate of return for this period
Target Date Funds					
2030 ML Retirement Date 2030 m9	1,950.89837	\$14.8110	\$28,895.26	77.4%	8.8%
Total Target Date Funds			\$28,895.26	77.4%	
Cdn Money Market					
3132 ML Cdn Money Market (MAM) q2	32.77576	\$12.9960	\$425.96	1.1%	0.5%
Total Cdn Money Market			\$425.96	1.1%	
Balanced					
5011 ML Balanced q6	111.09262	\$19.4170	\$2,157.08	5.8%	9.6%
5181 ML Trimark Income Growth q3	278.84803	\$21.0210	\$5,861.69	15.7%	14.2%
Total Balanced			\$8,018.77	21.5%	
Total			\$37,339.99	100.0%	

What happened in your plan this period

	Member required	Member voluntary	Sponsor required	Sponsor voluntary	Total
Opening value	\$8,207.83	\$0.00	\$11,851.41	\$7,883.19	\$27,942.43
Plus contributions	\$1,311.75	\$0.00	\$1,639.40	\$1,311.57	\$4,262.72
Less Fees and expenses	\$0.19	\$0.00	\$0.00	\$0.00	\$0.19
Plus growth in value	\$1,531.49	\$0.00	\$2,135.06	\$1,468.10	\$5,134.65
Value on June 30, 2016	\$11,051.26	\$0.00	\$15,625.87	\$10,662.86	\$37,339.99

Looking for more details?

Visit www.manulife.ca/GRO and login to your account to see the details of all your transactions including the unit price, interest rate and amount of each transaction. Just select "Transaction Summary" from your menu. For information on the types of contributions permitted under your plan, see your plan member booklet.



Your Group Savings Plan 1 (continued)

Your policy number: 10000000
Division: All employees

Your current investment instructions

This table shows the instructions we have on file for investing your contributions. You can change your contribution instructions at any time at www.manulife.ca/GRO.

Asset class	Fund code and name	Member required	Member voluntary	Sponsor required	Sponsor voluntary
Target Date Funds	2030 ML Retirement Date 2030 m9	100%	100%	100%	100%
Total		100%	100%	100%	100%

Information about your plan

Policy number:	10000000
Plan name:	ABC Company Group Savings Plan
Provincial registration number:	0123456
Federal registration number:	0123456
Your status:	Active
Your date of birth:	April 24, 1964
Province of employment:	Ontario
Date of hire:	May 8, 2006
Date you joined the plan:	May 8, 2006
Percentage vested in your plan:	100%
Date you are 100% vested:	May 8, 2006
Retirement date (age 65):	May 1, 2029
Early retirement date (age 55):	May 1, 2019

You are 100% vested in your plan. This means when you leave the plan, you're entitled to the full value of both your own and your employer's contributions to your plan.

Primary beneficiary	Relationship	Percentage	Revocable or irrevocable
Mary Brown	Spouse	100%	Revocable

You can change revocable beneficiaries at any time, but you cannot change irrevocable beneficiaries without their written consent.

Bulletin board

What happens if you die?

Did you know that if you die before you retire, your account will be 100% vested? The value of your account will be paid to your spouse, even if he or she is not your named beneficiary.



Your Group Savings Plan 2

Your policy number: 20000000
Division: All employees

Details of your investments

Fund code and name	Number of units you own	Unit price on Jun 30, 2016	Value on Jun 30, 2016	Percentage of your investments	Personal rate of return for this period
Balanced					
5011 ML Balanced q6	64.47688	\$19.4170	\$1,251.94	26.5%	9.6%
5181 ML Trimark Income Growth q3	165.13225	\$21.0210	\$3,471.26	73.5%	14.2%
Total Balanced			\$4,723.20	100.0%	
Total			\$4,723.20	100.0%	

What happened in your plan this period

	Member voluntary	Total
Opening value	\$3,956.31	\$3,956.31
Plus contributions for:		
Jan 1, 2016 to Mar 1, 2016	\$0.00	\$0.00
Mar 2, 2016 to Jun 30, 2016	\$0.00	\$0.00
Plus growth in value	\$766.89	\$766.89
Value on June 30, 2016	\$4,723.20	\$4,723.20

Looking for more details?

Visit www.manulife.ca/GRO and login to your account to see the details of all your transactions including the unit price, interest rate and amount of each transaction. Just select "Transaction Summary" from your menu. For information on the types of contributions permitted under your plan, see your plan member booklet.

Your current investment instructions

This table shows the instructions we have on file for investing your contributions. You can change your investment instructions at any time at www.manulife.ca/GRO.

Asset class	Fund code and name	Member voluntary
Target Date Funds	2030 ML Retirement Date 2030 m9	100%
Total		100%



Your Group Savings Plan 2 (continued)

Your policy number: 20000000
Division: All employees

Information about your plan

Policy number:	20000000
Your status:	Active
Your date of birth:	April 24, 1964
Date you joined the plan:	June 1, 2009
Retirement date (age 65):	May 1, 2029

Primary beneficiary	Relationship	Percentage	Revocable or irrevocable
Mary Brown	Spouse	100%	Revocable

You can change revocable beneficiaries at any time, but you cannot change irrevocable beneficiaries without their written consent.

Other important information

Get your statements and account information online

This statement provides you with a summary of your annual account information. Your detailed annual report is available online at www.manulife.ca/GRO under the **My Account** tab. You'll need your email address and password to log in to your account.

Want to stop receiving this document in the mail?

Select 'Electronic' as your delivery method at www.manulife.ca/GRO in the **My Profile** tab under **Change Communication Preference**.

More information about your plan and responsibilities

Capital Accumulation Plan (CAP) Guidelines apply to this group retirement program, and identify the responsibilities of both the plan sponsor and member. As a plan member, you're responsible for

- making investment decisions,
- using the tools and information provided to you, and
- deciding how much you need to save for your retirement.

For more information about these guidelines and details about your plan, refer to your plan member booklet.

Please review your report carefully

We've made every effort to ensure your report is accurate. Please review it carefully and let Manulife know within 30 days if you notice any discrepancies. Keep this statement for future reference.



Other important information (continued)

Your personal rates of return

This calculation shows the return on your fund(s) since the date you made your first contribution to the end of this reporting period. This time-weighted return is personalized to each member based on the date of the first investment into each fund and the investment management fee (IMF) that applies on each fund.

Returns are annualized (expressed as yearly returns), calculated after IMFs are deducted and based on past performance. Returns are not a guarantee of future performance.

More information about rates of return is available on the secure website at www.manulife.ca/GRO.