



John Brown
123 Any Street
Anytown ON
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Progress report: Looking ahead to your retirement

January 1, 2013 to June 30, 2013

ABC Company Limited

John Brown

The current value of your account is **\$10,796.30**. If you continue your average monthly contributions until you retire at age 65, your estimated income during your retirement will be **\$44,700*** 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 for you and your spouse and assumptions we made, including:

• Your Manulife group savings	\$10,796
• Value of your other retirement savings	\$20,000
• Average monthly contribution to your Manulife group plans for the last 12 months	\$250
• Annual lump sum contributions	\$200
• Your planned retirement age	65
• Government benefits	CPP/QPP and OAS
• Estimated rate of return	5.01%

*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

Important information

- ▶ Your investor style is **balanced**. Your investment mix is **not consistent** with your investor style. See page 2 for details.
- ▶ You are **currently not on track** to achieve your retirement income goal. To help you reach your goal you can:
 - increase your contributions
 - change your planned retirement age
 - reduce your income goal.

We can help

Contact your plan advisor

Jonathon Smith
J.S. Consulting Inc.
1-800-123-4567
jsmith@jsconsulting.com

Contact us

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



what happened in your plan this period

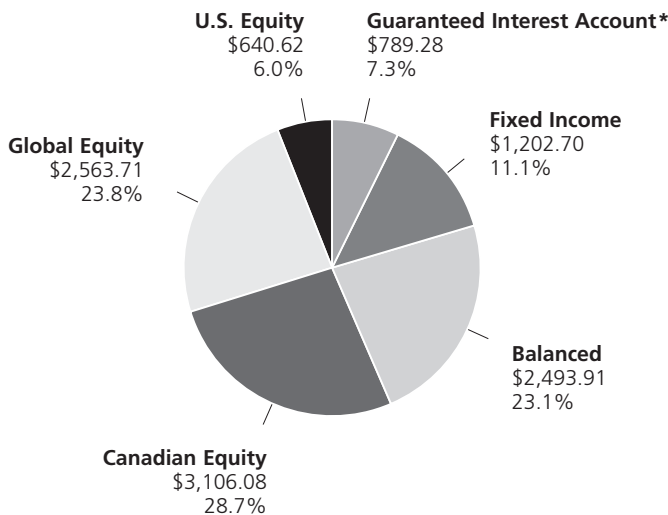
	Member required	Member voluntary	Plan sponsor required	Plan sponsor voluntary	Total
Opening value	\$1,865.48	\$1,865.48	\$4,366.33	\$1,274.26	\$9,371.55
Plus money that went in	\$200.00	\$200.00	\$150.00	\$150.00	\$700.00
Less money that came out	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus growth in value	\$181.19	\$181.19	\$181.19	\$181.18	\$724.75
Value on June 30, 2013	\$2,246.67	\$2,246.67	\$4,697.52	\$1,605.44	\$10,796.30

How your investments are performing

	For this period	1 year	3 years	5 years	10 years	Since your first contribution on Jan 1, 2004
Your personal rates of return	11.7%	9.4%	7.5%	9.0%		8.9%

Your personal rates of return show how your investments have performed after investment management fees have been deducted. Your personal rates of return are expressed as annualized returns. For more information about how we calculate your personal rates of return and a list of investment management fees for your plan, go to www.manulife.ca/GRO and login to your account.

Your investments by asset class



Your investor style

You have indicated your investor style is **balanced**; however, the investments in this plan suit an investor with a **growth** style. Make sure your money is invested in a way that suits your style:

- Visit www.manulife.ca/GRO and login to your account
- Select **Steps Retirement Program®** from the **Plan For Retirement** tab in your menu
- After you confirm your investor style, consider matching this to your investment instructions and fund selection. Consider how savings you hold outside this plan are invested as well.

* Please note

You have Guaranteed Interest Account (GIA) investments that will mature over the next 8 months. For details about your GIA investments, go to www.manulife.ca/GRO and login to your account.



Details of your investments

Asset class	Fund code and name	Number of units you own	Unit price on Jun 30, 2013	Value on Jun 30, 2013	Percentage of your investments
Guaranteed (GIA)	1005 Manulife 5-Year GIA			\$789.28	7.3%
Fixed Income	4141 ML Fidelity Canadian Bond	75.75586	\$15.8760	\$1,202.70	11.1%
Balanced	5011 ML Balanced	72.75387	\$17.2630	\$1,255.95	11.6%
	5181 ML Trimark Income Growth	66.74358	\$18.5480	\$1,237.96	11.5%
Canadian Equity	7181 ML Trimark Canadian	106.46812	\$17.1920	\$1,830.40	16.9%
	7241 ML JF Canadian Equity	62.21615	\$20.5040	\$1,275.68	11.8%
U.S. Equity	8131 ML MAM U.S. Equity Index	74.35403	\$10.9990	\$817.82	7.6%
	8163 ML MFS MB U.S. Equity Core	25.35703	\$25.2640	\$640.62	6.0%
Global Equity	8181 ML Trimark	48.94472	\$17.9100	\$876.60	8.1%
	8192 ML International Equity	63.10635	\$13.7750	\$869.29	8.1%
Total value of your investments				\$10,796.30	100.0%

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	Plan sponsor required	Plan sponsor voluntary
Guaranteed (GIA)	1005 Manulife 5-Year GIA	5%	5%	5%	5%
Fixed Income	4141 ML Fidelity Canadian Bond	10%	10%	10%	10%
Balanced	5011 ML Balanced	10%	10%	10%	10%
	5181 ML Trimark Income Growth	15%	15%	15%	15%
Canadian Equity	7181 ML Trimark Canadian	15%	15%	15%	15%
	7241 ML JF Canadian Equity	15%	15%	15%	15%
U.S. Equity	8131 ML MAM U.S. Equity Index	7%	7%	7%	7%
	8163 ML MFS MB U.S. Equity Core	5%	5%	5%	5%
Global Equity	8181 ML Trimark	10%	10%	10%	10%
	8452 ML Mawer World Investment	8%	8%	8%	8%
Total		100%	100%	100%	100%



Your beneficiaries

Primary beneficiary	Relationship	Percentage	Revocable or irrevocable
Mary Brown	Wife	100.000%	Revocable

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

Bulletin board

Information about your plan

Policy number: 12312312

Please review your plan carefully

We've made every effort to ensure that your report is accurate. Please review it carefully and let us know within 30 days if you notice any discrepancies.

We can help

Contact your plan advisor

Jonathon Smith
J.S. Consulting Inc.
1-800-123-4567
jsmith@jsconsulting.com

Contact Manulife Financial

To contact us, you'll need your customer number (see the upper left corner of this page) and your PIN. If you don't have a PIN, call 1-888-727-7766.

www.manulife.ca/GRO

Call us toll free at 1-888-727-7766
You can reach us via Bell Relay Service (TTY) at 1-866-391-7788

For account inquiries, please call from Monday to Friday, 8 a.m. to 8 p.m. ET.
To speak to a Manulife Education Specialist about your investments, please call from Monday to Friday, 9 a.m. to 5 p.m. ET.

Write to us at

Manulife Financial Customer Service
Group Retirement Solutions
P.O. Box 396
Waterloo, Ontario N2J 4A9
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E-mail us at gromail@manulife.com

Fax us at 1-888-727-7777