



John Brown
123 Any Street
Anytown ON
A1A 2B2



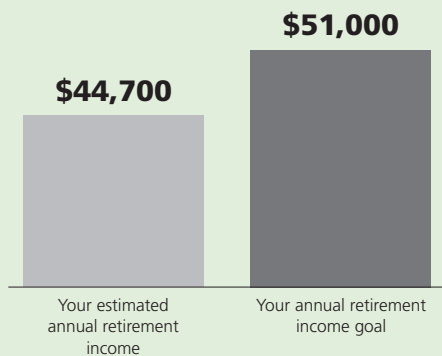
Annual report: Looking ahead to your retirement

January 1, 2013 to December 31, 2013

ABC Company Limited

John Brown

The current value of your account is **\$10,796.30**. If you continue making 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.

Want to learn more about your estimated annual retirement income? Turn to page 2 for more information.

*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

Plan 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 4 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's advisor

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

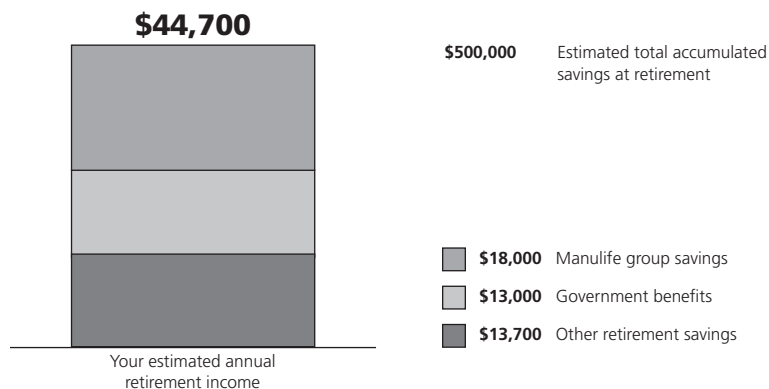
Contact us

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



Details of your estimated annual retirement income

Your sources of retirement income



Your estimated income during your retirement will be **\$44,700** each year. The graph shows a breakdown of your sources of income when you retire at age 65.

To see more information on where your retirement income will come from, visit www.manulife.ca/GRO and login to your account.

Your estimated annual retirement income is based on the following information:

Your Manulife group savings

To produce this estimate, we assumed:

- your current balance of \$10,796 will remain invested in the plan until you retire,
- you will continue making an average monthly contribution of \$250 and an average annual lump-sum contribution of \$1,000 until you retire, and
- a life expectancy of 90 years.

Government benefits

We included the following annual Government benefit amounts:

- Canada Pension Plan/Quebec Pension Plan: \$7,000 – Starting at age 65 and continuing for life
- Old Age Security: \$6,000 – Starting at age 67 and continuing for life

Other retirement savings

This estimate is based on information you have provided:

- current value of other retirement savings: \$20,000
- monthly contributions: \$200
- annual lump-sum contributions: \$1,000.

We assumed:

- the current value will remain invested in the plan until you retire,
- you will continue making monthly and lump-sum contributions until you retire, and
- a life expectancy of 90 years.

The estimated rate of return

The estimated rate of return is 5.01%. This rate is based on how your Manulife group savings are currently invested and the number of years until your planned retirement age.

Full details of the assumptions used in this estimate are available at www.manulife.ca/GRO.

We prepared this estimate using information you provided when you last updated your retirement goal. Visit www.manulife.ca/GRO regularly to update information about your current income and your other sources of retirement income.

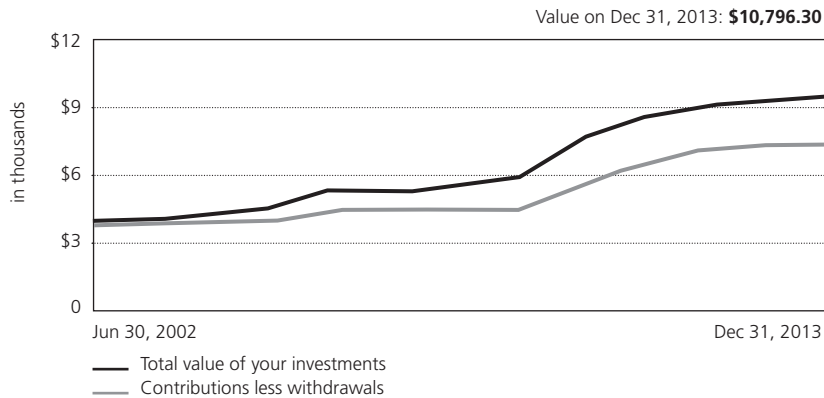


How your investments have grown

Here's how your investments have grown since January 1, 2013.

Account value on January 1, 2013	\$8,846.55
Account value on December 31, 2013	\$10,796.30
Change in value	\$1,949.75

The graph below shows how your investments have grown since your first contribution on June 30, 2002.



what happened in your plan this period

	Member required	Member voluntary	Plan sponsor required	Plan sponsor voluntary	Total
Opening value	\$1,865.48	\$1,340.48	\$4,366.33	\$1,274.26	\$8,846.55
Plus contributions	\$200.00	\$200.00	\$150.00	\$150.00	\$700.00
Plus money transferred into your plan	\$0.00	\$700.00	\$0.00	\$0.00	\$700.00
Less fees and expenses	\$0.00	-\$25.00	\$0.00	\$0.00	-\$25.00
Less withdrawals from the plan	\$0.00	-\$150.00	\$0.00	\$0.00	-\$150.00
Plus growth in value	\$139.95	\$139.95	\$336.09	\$108.76	\$724.75
Value on December 31, 2013	\$2,205.43	\$2,205.43	\$4,852.42	\$1,533.02	\$10,796.30

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 the My Account tab. For information on the types of contributions permitted under your plan, see your plan member booklet.

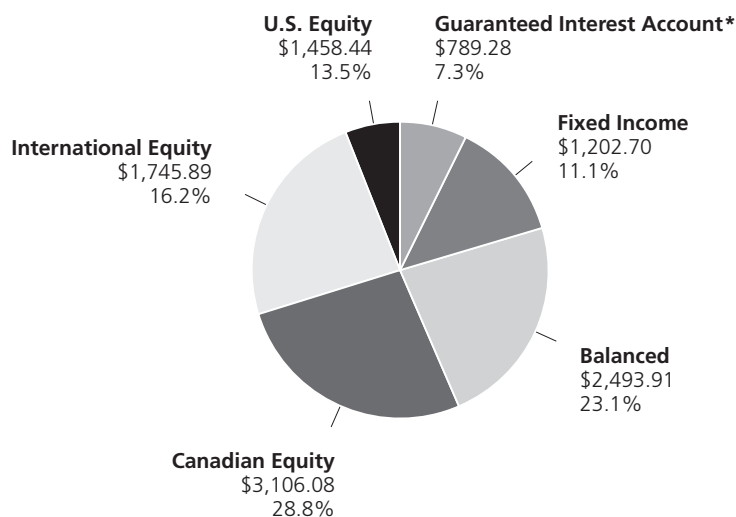


How your investments are performing

	1 year	3 years	5 years	10 years	Since your first contribution on June 30, 2002
Your personal rates of return	13.5%	11.7%	9.0%	9.2%	9.5%

Your personal rates of return show how your investments have performed after investment management fees have been deducted. For more information about your personal rates of return, see the *Bulletin board* at the end of this statement. Investment management fees for your plan appear in the *Your plan's investments* section of this statement.

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 **Set/Change my goal** 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 14 months. See the section *Investments that will soon mature* for details.

Details of your investments

Fund code and name	Number of units you own	Unit price on Dec 31, 2013	Value on Dec 31, 2013	Percentage of your investments	Personal rate of return for this period
Guaranteed Interest Accounts					
1005 Manulife 5 Year GIA			\$789.28	7.3%	2.9%
Fixed Income					
4191 ML MAM Canadian Bond Index	75.75586	\$15.8760	\$1,202.70	11.1%	4.5%

(continued on next page)



Details of your investments (continued)



Fund code and name	Number of units you own	Unit price on Dec 31, 2013	Value on Dec 31, 2013	Percentage of your investments	Personal rate of return for this period
Balanced					
5011 ML Balanced	72.75387	\$17.2630	\$1,255.95	11.6%	10.8%
5132 ML MMF Monthly High Income	66.74358	\$18.5480	\$1,237.96	11.5%	14.8%
Total Balanced			\$2,493.91	23.1%	
Canadian Equity					
7132 ML MAM Cdn Equity Index	106.46812	\$17.1920	\$1,830.40	17.0%	18.7%
7241 ML JF Canadian Equity	62.21615	\$20.5040	\$1,275.68	11.8%	14.9%
Total Canadian Equity			\$3,106.08	28.8%	
U.S. Equity					
8131 ML MAM U.S. Equity Index	74.35403	\$10.9990	\$817.82	7.6%	9.8%
8163 ML MFS MB U.S. Equity Core	25.35703	\$25.2640	\$640.62	5.9%	9.1%
Total U.S. Equity			\$1,458.44	13.5%	
International Equity					
8011 MLI EAFE Plus Equity Fund (Pictet)	48.94472	\$17.9100	\$876.60	8.1%	20.0%
8452 ML Mawer World Investment	63.10635	\$13.7750	\$869.29	8.1%	21.9%
Total International Equity			\$1,745.89	16.2%	
Total			\$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 investment 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
Money Market	3132 ML Canadian Money Market	20%	85%	20%	20%
Fixed Income	4191 ML MAM Canadian Bond Index	5%	5%	5%	5%
Balanced	5011 ML Balanced	20%	0%	20%	20%
	5132 ML MMF Monthly High Income	15%	0%	15%	15%
Canadian Equity	7132 ML MAM Cdn Equity Index	15%	0%	15%	15%
	7241 ML JF Canadian Equity	5%	0%	8%	5%
U.S. Equity	8163 ML MFS MB U.S. Equity Core	5%	0%	0%	5%
International Equity	8011 ML EAFE Plus Eq (Pictet)	10%	5%	12%	10%
	8452 ML Mawer World Investment	5%	5%	5%	5%
Total		100%	100%	100%	100%



Investments that will soon mature

These Guaranteed Interest Account (GIA) investments will mature over the next 14 months.

Fund code and name	Value on Dec 31, 2013	Interest rate	Maturity date	Value on maturity date
1005 Manulife 5 Year GIA	\$30.40	3.350%	Jan 31, 2014	\$30.65
1005 Manulife 5 Year GIA	\$30.28	3.500%	Feb 28, 2014	\$30.63
1005 Manulife 5 Year GIA	\$15.82	3.700%	Mar 28, 2014	\$16.05
1005 Manulife 5 Year GIA	\$14.72	3.700%	Mar 30, 2014	\$14.94

If you've provided reinvestment instructions, we will follow them. Otherwise, when your guaranteed investments mature we'll automatically reinvest them for the same term, at the rate in effect on that date.

Visit www.manulife.ca/GRO and login to your account to view details for all your guaranteed investments.

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.

Information about your plan

Policy number:	12312312
Plan name:	Group Savings Plan for ABC Company Limited
Provincial registration number:	654321
Federal registration number:	654321
Your status:	Active
Your date of birth:	January 15, 1980
Province of employment:	Ontario
Date you started with your employer:	Missing
Date you joined the plan:	June 30, 2002
Percentage vested in your plan:	100%
Date you are 100% vested:	June 30, 2002
Retirement date (age 65):	January 15, 2045
Early retirement date (age 55):	January 15, 2035
Your spouse's name:	Sandra Brown
Your spouse's date of birth:	May 18, 1982

The table on the left shows that Manulife is missing some of the information needed to administer your account effectively. Please call **1-888-727-7766** to provide this information.

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



Bulletin board



Please review your report carefully

We've made every effort to ensure your annual 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.

Your responsibilities

Guidelines are in place for capital accumulation plans (CAP). The CAP Guidelines apply to this group retirement savings 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.

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 web site at www.manulife.ca/GRO.

Plan member booklet

For more information about your plan, refer to your plan member booklet.



Your plan's investments

Here's a list of all the investments available to you. The investments you hold are shown in **bold**.

Guaranteed Interest Accounts

Fund code and name	Interest rate on Dec 31, 2013	Highest interest rate during this period	Lowest interest rate during this period
1000 Manulife Daily Interest	1.650%	1.650%	1.150%
1001 Manulife 1 Year GIA	3.750%	4.400%	3.800%
1003 Manulife 3 Year GIA	4.000%	4.400%	3.800%
1005 Manulife 5 Year GIA	3.900%	4.450%	3.750%

Market-based funds

The gross rates of return below are calculated before investment management fees (IMFs) and applicable taxes have been deducted. An IMF is the amount Manulife charges to cover the costs of managing and administering your funds.

Operating expenses cover the cost of operating and maintaining a fund and may include items such as audit, trustee, custodial, legal and trading fees. All of the funds you have access to through your group retirement plan are Manulife segregated funds. Any operating expenses for Manulife's segregated funds are included in the Investment Management Fee (IMF). The Manulife segregated funds invest in one or more underlying funds. Details on the operating expenses for the underlying funds can be found by logging in to the Manulife secure website at www.manulife.com/GRO Select My Investments, then Investment Information.

Benchmark returns are shown in the shaded rows. A fund's benchmark is an index or group of investments similar to those held in the fund itself. For example, the S&P/TSX Composite Index is often used as a benchmark for Canadian equity funds. The benchmark returns are for your information only. The benchmarks shown are not available for investment.

Annualized rates of return for December 31, 2013

Fund code and name	IMF	Year to date	1 year	3 years	5 years	10 years
Asset Allocation						
2001 Conservative Asset Allocation	1.206%	8.1%	8.1%	8.0%	7.6%	8.3%
2002 Moderate Asset Allocation	1.213%	11.1%	11.1%	10.3%	9.9%	10.3%
2003 Balanced Asset Allocation	1.216%	14.2%	14.2%	12.5%	11.9%	12.6%
2004 Growth Asset Allocation	1.216%	17.4%	17.4%	14.9%	14.1%	15.1%
2005 Aggressive Asset Allocation	1.217%	20.3%	20.3%	17.2%	16.2%	17.7%
Canadian Money Market						
3132 ML Canadian Money Market	0.800%	3.9%	3.9%	3.3%	3.0%	3.0%
DEX 91-Day Treasury Bill		9.9%	9.9%	9.9%	9.9%	9.9%
Fixed Income						
4191 ML MAM Canadian Bond Index	0.925%	4.7%	4.7%	5.3%	6.3%	6.8%
DEX Universe Bond Index		9.9%	9.9%	9.9%	9.9%	9.9%



Your plan's investments (continued)



Market-based funds (continued)

Fund code and name	IMF	Annualized rates of return for December 31, 2013				
		Year to date	1 year	3 years	5 years	10 years
Balanced						
5011 ML Balanced	1.200%	11.6%	11.6%	12.2%	11.7%	11.5%
5132 ML MMF Monthly High Income	1.229%	15.6%	15.6%			
Canadian Equity						
7011 ML Canadian Equity	1.200%	21.8%	21.8%	23.3%	21.8%	23.0%
7132 ML MAM Cdn Equity Index	0.935%	21.8%	21.8%	20.5%	19.0%	20.9%
7241 ML JF Canadian Equity	1.153%	15.1%	15.1%	20.2%	21.2%	20.7%
Global Equity						
8141 ML Fidelity Global	1.700%	15.8%	15.8%	15.2%	11.4%	10.6%
U.S. Equity						
8131 ML MAM U.S. Equity Index	0.999%	10.1%	10.1%	7.4%	5.1%	4.3%
8142 ML Fidelity Growth America	1.700%	8.5%	8.5%	9.7%	6.6%	6.0%
8163 ML MFS MB U.S. Equity Core	1.129%	9.2%	9.2%	9.2%	5.5%	3.8%
International Equity						
8011 ML EAFE Plus Eq (Pictet)	1.500%	34.2%	34.2%	24.6%	20.3%	18.0%
8452 ML Mawer World Investment	1.571%	22.1%	22.1%	17.3%	15.4%	13.9%
8321 ML BR Intl Equity Index	1.200%	21.3%	21.3%	17.9%	14.4%	

(continued on next page)



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
Canada

E-mail us at gromail@manulife.com
Fax us at 1-888-727-7777