

Benchmark Report

ABC Company Inc.
Registered Retirement Savings Plan
Members included: Active members only

Policy number: 111111111

Plan Default Fund Direction

Your plan's default investment choice(s)

When a plan member joins the plan but does not specify an investment direction, his/her contributions are invested in the plan's default investment choice(s).

Here are the default investment(s) for your plan as of Dec 31, 2012

Employer required

	2002 - Manulife Moderate Asset Allocation	100%
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Employee voluntary

	2002 - Manulife Moderate Asset Allocation	100%
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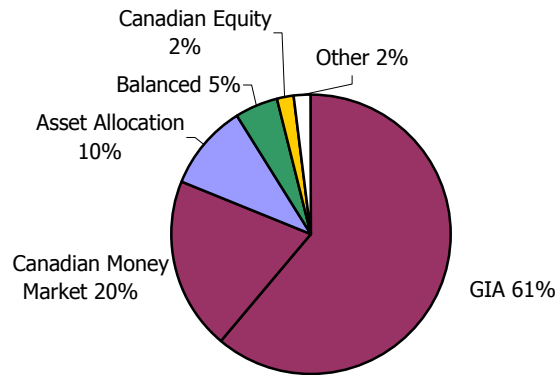
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Default fund selections by asset class as of Dec 31, 2012

This chart shows what other plan sponsors have chosen as default investments for their plans, by asset class.



Default fund selections by asset class as of Dec 31, 2012

■ GIA	61%
■ Canadian Money Market	20%
■ Asset Allocation	10%
■ Balanced	5%
■ Canadian Equity	2%
 Other	2%

Number of investments

This table shows the average number of investment options available to plan members in all Manulife Group RRSPs.

	As of Dec 31, 2012
Number of investments available in your plan	20
Average number of investments for Manulife Group RRSPs	54

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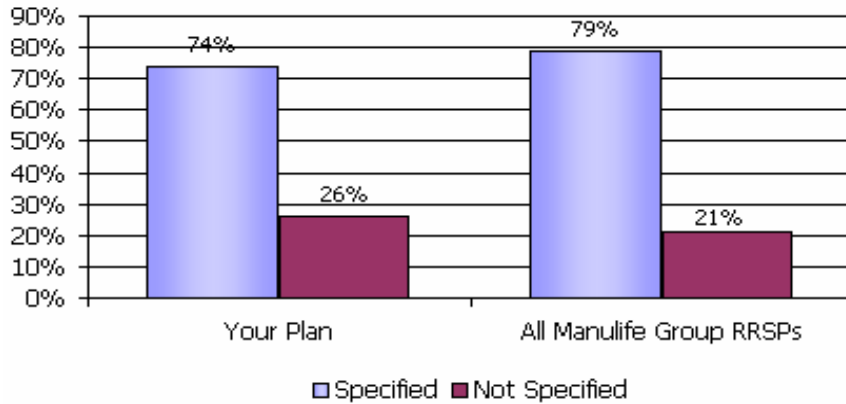
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Percent of members with/without specified investment direction

As of Dec 31, 2012



	As of Dec 31, 2012	
Number of members with a specified investment direction	370	74%
Number of members without a specified investment direction	130	26%
Total active members	500	

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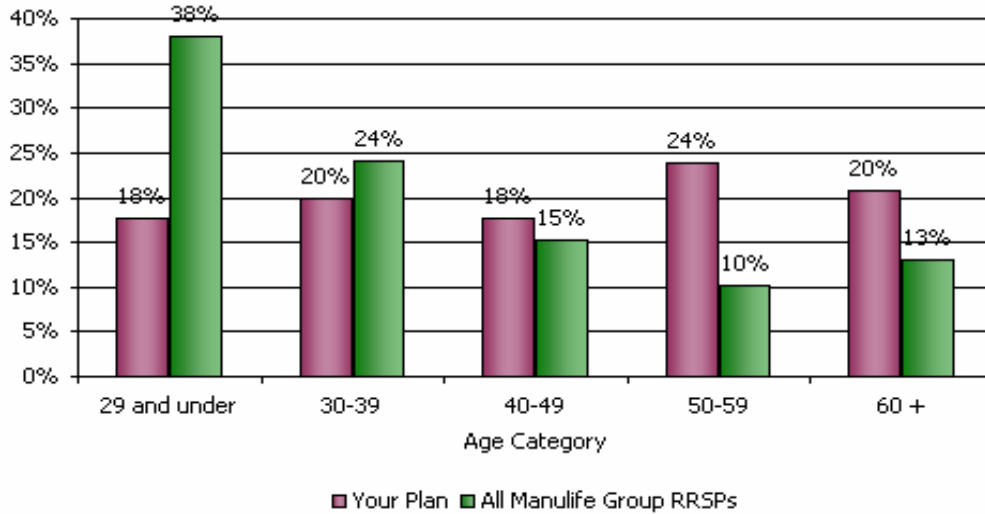
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Percent of members without a specified investment direction by age

As of Dec 31, 2012



As of Dec 31, 2012	29 and under	30-39	40-49	50-59	60+	Total
Number of members without a specified investment direction	23	26	23	31	27	130

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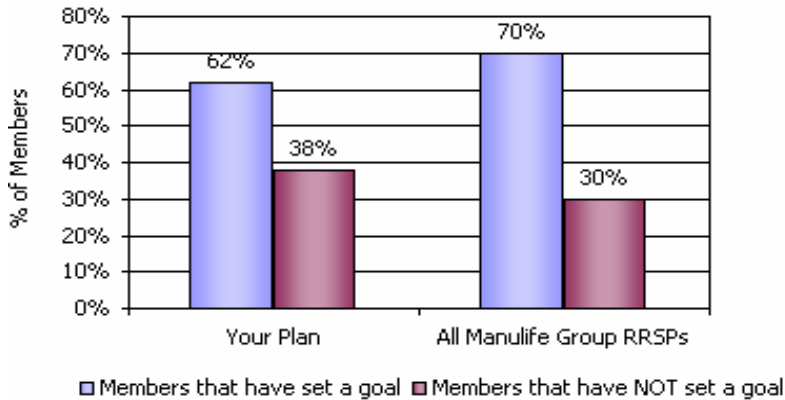
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Steps Retirement Goal

As of Dec 31, 2012

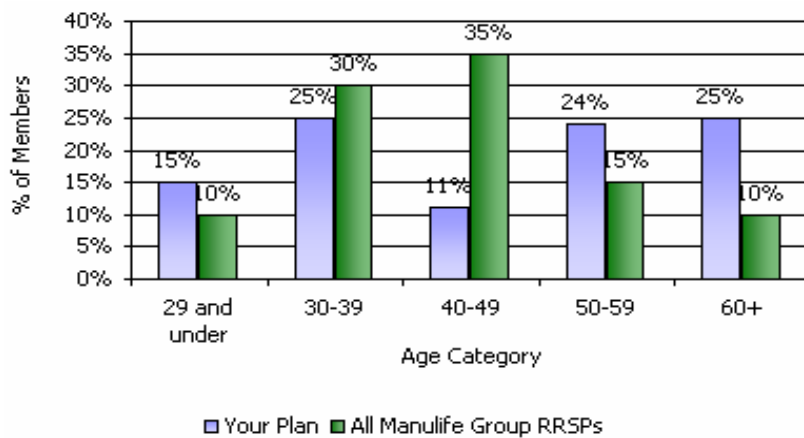
Members that have either set or not set a retirement goal



Number of members

Members that have set a goal	310
Members that have NOT set a goal	190
Total active members as of Dec 31, 2012	500

Members that have set a retirement goal



Number of members

	29 and under	30-39	40-49	50-59	60+	Number of members
Members that have set a retirement goal	48	77	34	74	77	310

Please note:

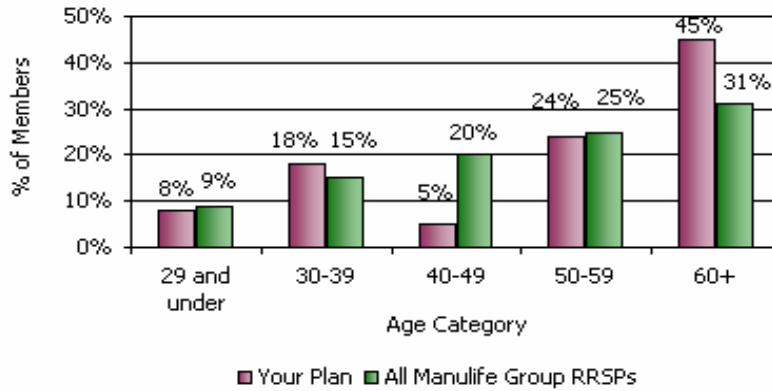
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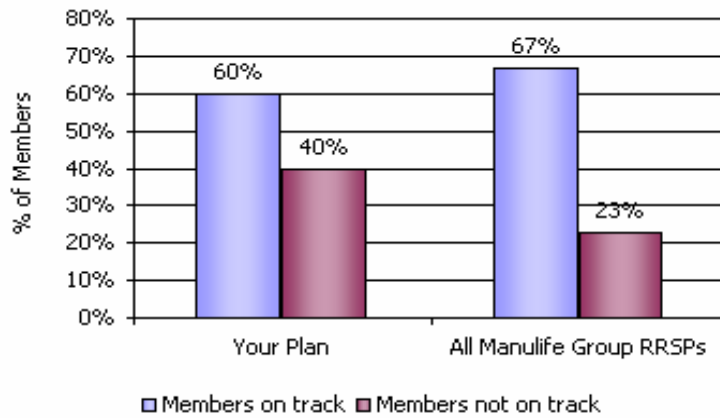
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Members that have NOT set a retirement goal



	29 and under	30-39	40-49	50-59	60+	Number of members
Members that have NOT set a retirement goal	15	35	10	45	85	190

Members that are on track / not on track to meeting their retirement goal



	Number of members
Members on track to meeting their retirement goal	186
Members NOT on track to meeting their retirement goal	124
Total active members that have set a goal as of Dec 31, 2012	310

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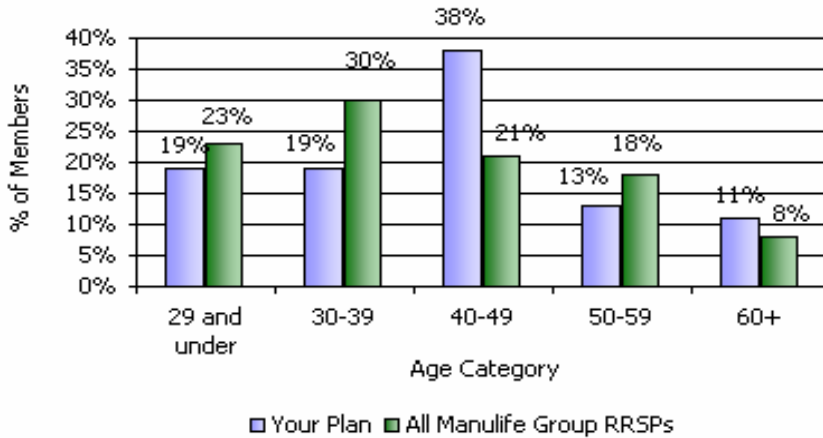
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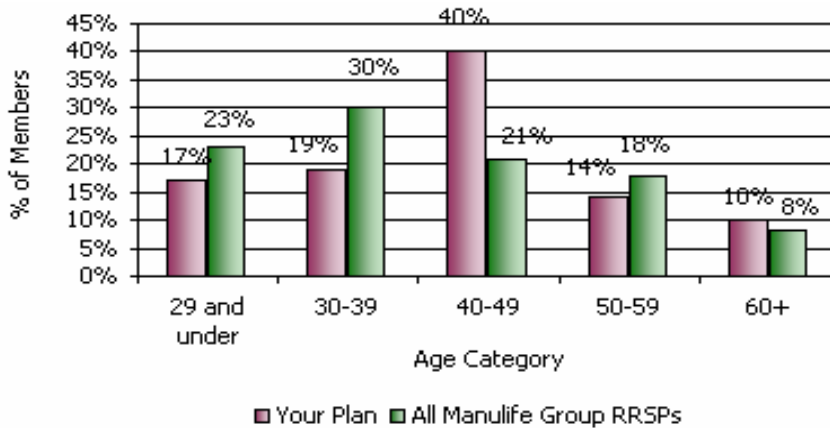
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Members on track to achieving retirement goal



	29 and under	30-39	40-49	50-59	60+	Number of members
On track to achieving retirement goal	35	35	70	25	21	186

Members NOT on track to achieving retirement goal



	29 and under	30-39	40-49	50-59	60+	Number of members
NOT on track to achieving retirement goal	21	24	49	18	12	124

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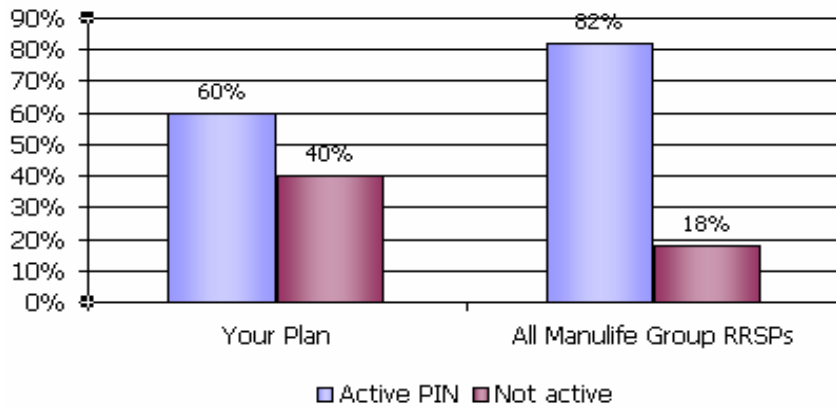
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Members with an Active PIN

As of Dec 31, 2012



As of Dec 31, 2012

Number of members with an active PIN	300	60%
Number of members without an active PIN	200	40%
Total active members	500	

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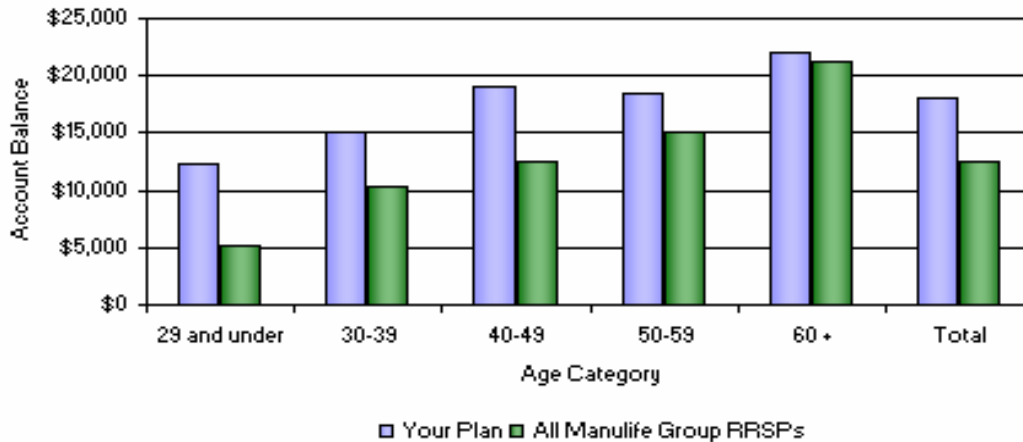
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Average Account Balance Per Member by Age

As of Dec 31, 2012



Average account balance	29 and under	30-39	40-49	50-59	60+	Total
Your Plan	\$12,325	\$15,025	\$19,100	\$18,500	\$22,000	\$18,120
All Manulife Group RRSPs	\$5,210	\$10,325	\$12,440	\$15,100	\$21,250	\$12,500

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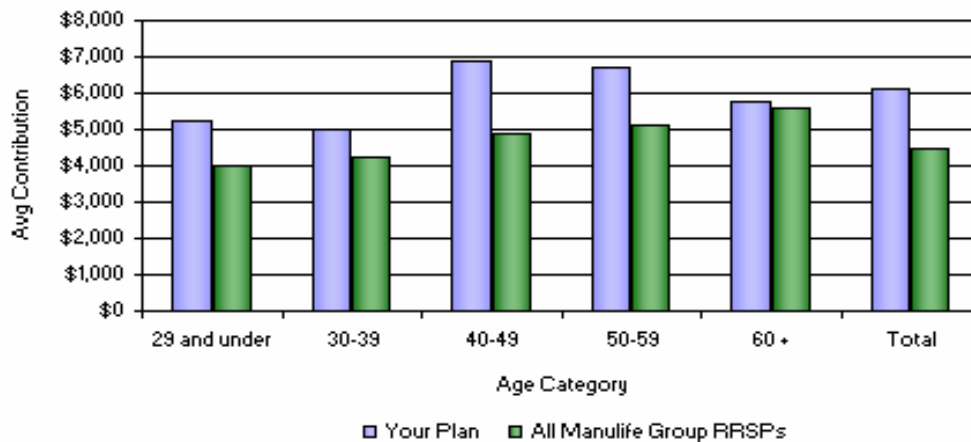
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Average Annual Contribution Per Member by Age

From Jan 1, 2012 to Dec 31, 2012



Average annual contribution	29 and under	30-39	40-49	50-59	60+	Total
Your Plan	\$5,250	\$4,980	\$6,890	\$6,710	\$5,750	\$6,120
All Manulife Group RRSPs	\$3,980	\$4,250	\$4,893	\$5,125	\$5,560	\$4,500

The average contribution amount for your plan is based only on contributions received by Manulife in the past 12 months.

Average annual contributions are calculated using regular remittance premium. Lump sum contributions, transfers, and retiring allowances, are excluded from the calculation.

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