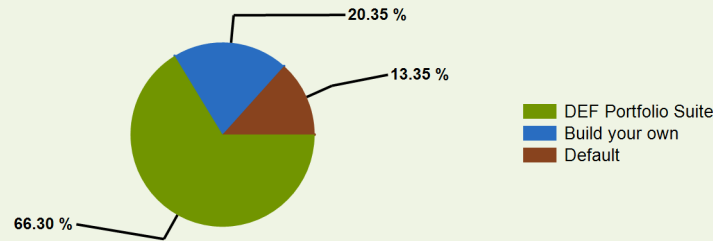
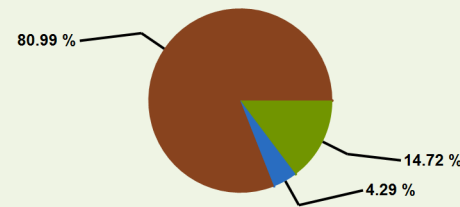


The Group Retirement Savings Plan (RRSP) for the Employees of DEF Company (20004112)

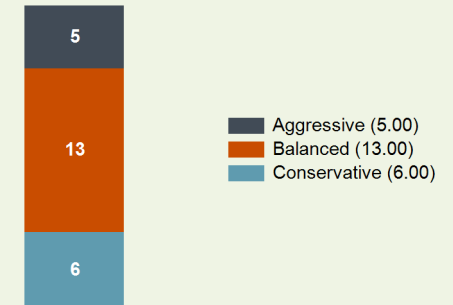
Assets by investment direction



Memberships by investment direction



DEF Portfolio Suite members by investor style



Funds	DEF Portfolio Suite	Build your own	Default	Plan total
Assets within the investment direction	\$255,231	\$76,552	\$51,412	\$383,195
3191 ML Daily High Interest	\$0	\$8,767	\$0	\$8,767
4191 ML MAM Cdn Bond Index	\$128,166	\$399	\$34,899	\$163,464
4271 ML PH&N Bond Fund	\$0	\$20,265	\$0	\$20,265
5301 ML Leith Wheeler Dvsfd Pld	\$0	\$2,487	\$0	\$2,487
7014 ML Mult Cdn Lrg Cap Value	\$30,590	\$482	\$3,938	\$35,010
7015 ML Mult Cdn Small Cap Eqty	\$0	\$4,614	\$0	\$4,614
7142 ML FIAM Cdn Core Equity	\$0	\$10,987	\$0	\$10,987
7502 ML Franklin Bissett Cdn Eq	\$32,588	\$8,210	\$4,060	\$44,859
8181 ML Trimark	\$0	\$6,142	\$0	\$6,142
8321 ML BR Intl Equity Index	\$0	\$301	\$0	\$301
8322 ML BR U.S. Equity Index	\$31,548	\$412	\$4,216	\$36,176
8452 ML Mawer International Eqty	\$32,339	\$2,966	\$4,298	\$39,603
8631 ML BG American Equity	\$0	\$10,521	\$0	\$10,521



Funds	DEF Portfolio Suite	Build your own	Default	Plan total
Assets outside the investment direction	\$0	\$1,769	\$0	\$1,769
3191 ML Daily High Interest	\$0	\$1,769	\$0	\$1,769
Distribution of total assets	\$255,231	\$78,321	\$51,412	\$384,964
Assets %	66.30%	20.35%	13.35%	100.00%
Distribution of member counts	24.00	7.00	132.00	163.00
Member %	14.72%	4.29%	80.99%	100.00%
Average Member PRR				
1 Year	4.01%	3.74%	3.03%	3.72%
3 Years	0.00%	0.00%	0.00%	0.00%
5 Years	0.00%	0.00%	0.00%	0.00%

*Data from any contribution category for which the member does not have discretion will be amalgamated with data where the member does have discretion.

The Group Retirement Savings Plan (RRSP) for the Employees of DEF Company (20004112)

DEF Portfolio Suite

2016 - 2019 retirement date

CONSERVATIVE				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	70.00%	\$24,836	\$26,880	Active	3.00	1.00	4.00
7014 ML Mult Cdn Lrg Cap Value	7.00%	\$2,615	\$2,742	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	7.00%	\$2,659	\$2,837	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	8.00%	\$2,808	\$2,973	Period	Current		
8452 ML Mawer International Eqty	8.00%	\$2,862	\$3,030	1 Year	1.66%		
				3 Years	5.13%		
Sub-total	100.00%	\$35,780	\$38,462	5 Years	5.75%		
% of total assets		9.29%	9.99%	Blended IMF	0.33%		

BALANCED				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	60.00%	\$4,427	\$0	Active	1.00	0.00	1.00
7014 ML Mult Cdn Lrg Cap Value	10.00%	\$777	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	10.00%	\$790	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	10.00%	\$732	\$0	Period	Current		
8452 ML Mawer International Eqty	10.00%	\$745	\$0	1 Year	1.41%		
				3 Years	5.46%		
Sub-total	100.00%	\$7,471	\$0	5 Years	5.83%		
% of total assets		1.94%	0.00%	Blended IMF	0.33%		



AGGRESSIVE	Investment direction and assets			Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	50.00%	\$0	\$0	Active	0.00	0.00	0.00
7014 ML Mult Cdn Lrg Cap Value	12.00%	\$0	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	12.00%	\$0	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	13.00%	\$0	\$0				
8452 ML Mawer International Eqty	13.00%	\$0	\$0	1 Year	1.30%		
				3 Years	6.13%		
Sub-total	100.00%	\$0	\$0	5 Years	6.18%		
% of total assets		0.00%	0.00%	Blended IMF	0.34%		
Total - 2016 - 2019 retirement date	21.22%	\$43,251	\$38,462	Membership:	4.00	1.00	5.00

DEF Portfolio Suite

2020 - 2025 retirement date

CONSERVATIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	66.00%	\$1,460	\$5,077	Active	2.00	2.00	4.00
7014 ML Mult Cdn Lrg Cap Value	8.00%	\$179	\$625	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	8.00%	\$184	\$638	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	9.00%	\$194	\$667	Period	Current		
8452 ML Mawer International Eqty	9.00%	\$197	\$680	1 Year	1.58%		
				3 Years	5.33%		
Sub-total	100.00%	\$2,213	\$7,686	5 Years	5.84%		
% of total assets		0.57%	2.00%	Blended IMF	0.33%		
BALANCED				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	55.00%	\$65,811	\$0	Active	6.00	0.00	6.00
7014 ML Mult Cdn Lrg Cap Value	10.00%	\$12,696	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	11.00%	\$14,160	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	12.00%	\$14,271	\$0	Period	Current		
8452 ML Mawer International Eqty	12.00%	\$14,544	\$0	1 Year	1.43%		
				3 Years	5.97%		
Sub-total	100.00%	\$121,482	\$0	5 Years	6.15%		
% of total assets		31.56%	0.00%	Blended IMF	0.40%		



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	44.00%	\$7,142	\$0	Active	1.00	0.00	1.00
7014 ML Mult Cdn Lrg Cap Value	14.00%	\$2,404	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	14.00%	\$2,440	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	14.00%	\$2,249	\$0	Period	Current		
8452 ML Mawer International Eqty	14.00%	\$2,294	\$0	1 Year	1.12%		
				3 Years	6.26%		
Sub-total	100.00%	\$16,529	\$0	5 Years	6.17%		
% of total assets		4.29%	0.00%	Blended IMF	0.35%		
Total - 2020 - 2025 retirement date	38.42%	\$140,224	\$7,686	Membership:	9.00	2.00	11.00

DEF Portfolio Suite

2026 - 2030 retirement date

CONSERVATIVE				Investment direction and assets				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total				
4191 ML MAM Cdn Bond Index	62.00%	\$0	\$667	Active	0.00	3.00	3.00				
7014 ML Mult Cdn Lrg Cap Value	9.00%	\$0	\$99	Inactive	0.00	0.00	0.00				
7502 ML Franklin Bissett Cdn Eq	9.00%	\$0	\$102	Portfolio performance (annualized)							
8322 ML BR U.S. Equity Index	10.00%	\$0	\$104	Period	Current						
8452 ML Mawer International Eqty	10.00%	\$0	\$106	1 Year	1.51%						
				3 Years	5.53%						
Sub-total	100.00%	\$0	\$1,079	5 Years	5.92%						
% of total assets		0.00%	0.28%	Blended IMF	0.33%						

BALANCED				Investment direction and assets				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total				
4191 ML MAM Cdn Bond Index	50.00%	\$3,133	\$0	Active	4.00	0.00	4.00				
7014 ML Mult Cdn Lrg Cap Value	12.00%	\$860	\$0	Inactive	0.00	0.00	0.00				
7502 ML Franklin Bissett Cdn Eq	12.00%	\$921	\$0	Portfolio performance (annualized)							
8322 ML BR U.S. Equity Index	13.00%	\$887	\$0	Period	Current						
8452 ML Mawer International Eqty	13.00%	\$899	\$0	1 Year	1.30%						
				3 Years	6.13%						
Sub-total	100.00%	\$6,700	\$0	5 Years	6.18%						
% of total assets		1.74%	0.00%	Blended IMF	0.34%						



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	38.00%	\$0	\$0	Active	0.00	0.00	0.00
7014 ML Mult Cdn Lrg Cap Value	15.00%	\$0	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	15.00%	\$0	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	16.00%	\$0	\$0	Period	Current		
8452 ML Mawer International Eqty	16.00%	\$0	\$0	1 Year	1.09%		
				3 Years	6.73%		
Sub-total	100.00%	\$0	\$0	5 Years	6.44%		
% of total assets		0.00%	0.00%	Blended IMF	0.35%		
Total - 2026 - 2030 retirement date	2.02%	\$6,700	\$1,079	Membership:	4.00	3.00	7.00

DEF Portfolio Suite

2031 - 2035 retirement date

CONSERVATIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	58.00%	\$2,802	\$839	Active	1.00	1.00	2.00
7014 ML Mult Cdn Lrg Cap Value	10.00%	\$601	\$148	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	10.00%	\$611	\$153	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	11.00%	\$617	\$153	Period	Current		
8452 ML Mawer International Eqty	11.00%	\$629	\$156	1 Year	1.44%		
				3 Years	5.73%		
Sub-total	100.00%	\$5,262	\$1,450	5 Years	6.01%		
% of total assets		1.37%	0.38%	Blended IMF	0.34%		
BALANCED				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	45.00%	\$0	\$0	Active	0.00	0.00	0.00
7014 ML Mult Cdn Lrg Cap Value	13.00%	\$0	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	14.00%	\$0	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	14.00%	\$0	\$0	Period	Current		
8452 ML Mawer International Eqty	14.00%	\$0	\$0	1 Year	1.19%		
				3 Years	6.30%		
Sub-total	100.00%	\$0	\$0	5 Years	6.22%		
% of total assets		0.00%	0.00%	Blended IMF	0.42%		



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	32.00%	\$15,937	\$0	Active	1.00	0.00	1.00
7014 ML Mult Cdn Lrg Cap Value	17.00%	\$8,314	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	17.00%	\$8,631	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	17.00%	\$7,758	\$0				
8452 ML Mawer International Eqty	17.00%	\$8,101	\$0	Period	Current		
Sub-total	100.00%	\$48,741	\$0	1 Year	0.91%		
% of total assets		12.66%	0.00%	3 Years	6.86%		
				5 Years	6.43%		
				Blended IMF	0.35%		
Total - 2031 - 2035 retirement date	14.41%	\$54,003	\$1,450	Membership:	2.00	1.00	3.00

DEF Portfolio Suite

2036 - 2040 retirement date

CONSERVATIVE				Investment direction and assets				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total				
4191 ML MAM Cdn Bond Index	54.00%	\$0	\$0	Active	0.00	0.00	0.00				
7014 ML Mult Cdn Lrg Cap Value	11.00%	\$0	\$0	Inactive	0.00	0.00	0.00				
7502 ML Franklin Bissett Cdn Eq	11.00%	\$0	\$0	Portfolio performance (annualized)							
8322 ML BR U.S. Equity Index	12.00%	\$0	\$0	Period	Current						
8452 ML Mawer International Eqty	12.00%	\$0	\$0	1 Year	1.37%						
				3 Years	5.93%						
Sub-total	100.00%	\$0	\$0	5 Years	6.10%						
% of total assets		0.00%	0.00%	Blended IMF	0.34%						

BALANCED				Investment direction and assets				Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total				
4191 ML MAM Cdn Bond Index	40.00%	\$905	\$0	Active	2.00	0.00	2.00				
7014 ML Mult Cdn Lrg Cap Value	15.00%	\$370	\$0	Inactive	0.00	0.00	0.00				
7502 ML Franklin Bissett Cdn Eq	15.00%	\$383	\$0	Portfolio performance (annualized)							
8322 ML BR U.S. Equity Index	15.00%	\$361	\$0	Period	Current						
8452 ML Mawer International Eqty	15.00%	\$367	\$0	1 Year	1.05%						
				3 Years	6.46%						
Sub-total	100.00%	\$2,385	\$0	5 Years	6.25%						
% of total assets		0.62%	0.00%	Blended IMF	0.35%						



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	26.00%	\$1,054	\$0	Active	2.00	0.00	2.00
7014 ML Mult Cdn Lrg Cap Value	18.00%	\$1,079	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	18.00%	\$1,102	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	19.00%	\$1,018	\$0	Period	Current		
8452 ML Mawer International Eqty	19.00%	\$1,034	\$0	1 Year	0.87%		
				3 Years	7.33%		
Sub-total	100.00%	\$5,287	\$0	5 Years	6.70%		
% of total assets		1.37%	0.00%	Blended IMF	0.36%		
Total - 2036 - 2040 retirement date	1.99%	\$7,672	\$0	Membership:	4.00	0.00	4.00

DEF Portfolio Suite

Beyond 2041 retirement date

CONSERVATIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	50.00%	\$0	\$1,181	Active	0.00	2.00	2.00
7014 ML Mult Cdn Lrg Cap Value	12.00%	\$0	\$298	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	12.00%	\$0	\$304	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	13.00%	\$0	\$290	Period	Current		
8452 ML Mawer International Eqty	13.00%	\$0	\$298	1 Year	1.30%		
				3 Years	6.13%		
Sub-total	100.00%	\$0	\$2,371	5 Years	6.18%		
% of total assets		0.00%	0.62%	Blended IMF	0.34%		

BALANCED				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	35.00%	\$0	\$0	Active	0.00	0.00	0.00
7014 ML Mult Cdn Lrg Cap Value	15.00%	\$0	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	16.00%	\$0	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	17.00%	\$0	\$0	Period	Current		
8452 ML Mawer International Eqty	17.00%	\$0	\$0	1 Year	1.08%		
				3 Years	6.97%		
Sub-total	100.00%	\$0	\$0	5 Years	6.57%		
% of total assets		0.00%	0.00%	Blended IMF	0.44%		



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	20.00%	\$660	\$0	Active	1.00	0.00	1.00
7014 ML Mult Cdn Lrg Cap Value	20.00%	\$695	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	20.00%	\$707	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	20.00%	\$654	\$0				
8452 ML Mawer International Eqty	20.00%	\$667	\$0	Period	Current		
Sub-total	100.00%	\$3,382	\$0	1 Year	0.70%		
% of total assets		0.88%	0.00%	3 Years	7.46%		
				5 Years	6.68%		
				Blended IMF	0.36%		
Total - Beyond 2041 retirement date	1.50%	\$3,382	\$2,371	Membership:	1.00	2.00	3.00

DEF Portfolio Suite

Retirement Port.

CONSERVATIVE		Investment direction and assets			Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total	
4191 ML MAM Cdn Bond Index	70.00%	\$0	\$254	Active	0.00	1.00	1.00	
7014 ML Mult Cdn Lrg Cap Value	7.00%	\$0	\$26	Inactive	0.00	0.00	0.00	
7502 ML Franklin Bissett Cdn Eq	7.00%	\$0	\$27	Portfolio performance (annualized)				
8322 ML BR U.S. Equity Index	8.00%	\$0	\$28	Period	Current			
8452 ML Mawer International Eqty	8.00%	\$0	\$29	1 Year	1.66%			
				3 Years	5.13%			
Sub-total	100.00%	\$0	\$363	5 Years	5.75%			
% of total assets		0.00%	0.09%	Blended IMF	0.33%			

BALANCED		Investment direction and assets			Membership count			
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total	
4191 ML MAM Cdn Bond Index	60.00%	\$0	\$0	Active	0.00	0.00	0.00	
7014 ML Mult Cdn Lrg Cap Value	10.00%	\$0	\$0	Inactive	0.00	0.00	0.00	
7502 ML Franklin Bissett Cdn Eq	10.00%	\$0	\$0	Portfolio performance (annualized)				
8322 ML BR U.S. Equity Index	10.00%	\$0	\$0	Period	Current			
8452 ML Mawer International Eqty	10.00%	\$0	\$0	1 Year	1.41%			
				3 Years	5.46%			
Sub-total	100.00%	\$0	\$0	5 Years	5.83%			
% of total assets		0.00%	0.00%	Blended IMF	0.33%			



AGGRESSIVE				Membership count			
Investment direction and assets							
Funds	Allocation %	Selected (\$)	Defaulted (\$)	Membership	Selected	Defaulted	Total
4191 ML MAM Cdn Bond Index	50.00%	\$0	\$0	Active	0.00	0.00	0.00
7014 ML Mult Cdn Lrg Cap Value	12.00%	\$0	\$0	Inactive	0.00	0.00	0.00
7502 ML Franklin Bissett Cdn Eq	12.00%	\$0	\$0	Portfolio performance (annualized)			
8322 ML BR U.S. Equity Index	13.00%	\$0	\$0	Period	Current		
8452 ML Mawer International Eqty	13.00%	\$0	\$0	1 Year	1.30%		
				3 Years	6.13%		
Sub-total	100.00%	\$0	\$0	5 Years	6.18%		
% of total assets		0.00%	0.00%	Blended IMF	0.34%		
Total - Retirement Port.	0.09%	\$0	\$363	Membership:	0.00	1.00	1.00
Grand Total	Assets:	\$255,231	\$51,412	Membership:	24.00	10.00	34.00

The Group Retirement Savings Plan (RRSP) for the Employees of DEF Company (20004112)

The investment returns shown below are gross returns for the Investment and do not take into account any investment management fees, taxes, or other expenses the funds incur, which will impact the returns.

The **investment management fees (IMF)** presented below represent the annual IMF for each investment and are based on the total plan assets as of April 30, 2016.

All numbers shown are expressed as a percentage (%).

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
DEF Portfolio Suite								
Beyond 2041 Conservative Portfolio	0.343	0.9	1.3	5.8	6.1	6.5	6.2	2.7
Beyond 2041 Balanced Portfolio	0.440	0.7	1.1	6.1	7.0	7.3	6.6	1.9
Beyond 2041 Aggressive Portfolio	0.363	0.8	0.7	6.1	7.5	7.7	6.7	1.1
2036-2040 Conservative Portfolio	0.340	0.9	1.4	5.8	5.9	6.3	6.1	2.9
2036-2040 Balanced Portfolio	0.349	0.9	1.1	5.8	6.5	6.8	6.3	2.1
2036-2040 Aggressive Portfolio	0.361	0.7	0.9	6.1	7.3	7.6	6.7	1.4
2031-2035 Conservative Portfolio	0.338	0.9	1.4	5.7	5.7	6.1	6.0	3.1
2031-2035 Balanced Portfolio	0.420	0.9	1.2	5.8	6.3	6.6	6.2	2.4
2031-2035 Aggressive Portfolio	0.354	0.9	0.9	5.9	6.9	7.2	6.4	1.7
2026-2030 Conservative Portfolio	0.335	0.9	1.5	5.7	5.5	5.9	5.9	3.3
2026-2030 Balanced Portfolio	0.343	0.9	1.3	5.8	6.1	6.5	6.2	2.7
2026-2030 Aggressive Portfolio	0.352	0.8	1.1	6.0	6.7	7.0	6.4	2.0
2020-2025 Conservative Portfolio	0.332	1.0	1.6	5.6	5.3	5.7	5.8	3.5
2020-2025 Balanced Portfolio	0.398	0.8	1.4	5.8	6.0	6.3	6.1	2.9
2020-2025 Aggressive Portfolio	0.346	1.0	1.1	5.8	6.3	6.6	6.2	2.3
2016-2019 Conservative Portfolio	0.329	1.0	1.7	5.6	5.1	5.6	5.8	3.7

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
DEF Portfolio Suite								
2016-2019 Balanced Portfolio	0.334	1.1	1.4	5.6	5.5	5.9	5.8	3.2
2016-2019 Aggressive Portfolio	0.343	0.9	1.3	5.8	6.1	6.5	6.2	2.7
Retirement Port. Conservative	0.329	1.0	1.7	5.6	5.1	5.6	5.8	3.7
Retirement Port. Balanced	0.334	1.1	1.4	5.6	5.5	5.9	5.8	3.2
Retirement Port. Aggressive	0.343	0.9	1.3	5.8	6.1	6.5	6.2	2.7
Canadian Money Market								
3191 ML Daily High Interest i9	0.250	0.4	1.3	1.5	1.6	1.6	1.7	n/a
Benchmark: DEX 91-Day Treasury Bill Index	n/a	0.1	0.5	n/a	0.8	n/a	0.9	1.6
Fixed Income								
4191 ML MAM Cdn Bond Index p5	0.305	1.4	2.1	5.1	3.5	4.0	5.0	5.3
4271 ML PH&N Bond Fund g9	0.550	1.8	2.7	5.6	4.0	4.5	5.3	5.7
Benchmark: DEX Universe Bond Index	n/a	1.3	2.1	n/a	3.4	n/a	5.0	5.3
Balanced								
5301 ML Leith Wheeler Dvsfd Pld a3	0.550	1.4	-1.8	3.3	8.1	9.0	7.7	5.8
Canadian Large Cap Eqty								
7014 ML Mult Cdn Lrg Cap Value a g2	0.550	6.6	-4.0	-0.4	n/a	n/a	n/a	n/a
7132 ML MAM Cd Equity Index n7	0.290	8.4	-5.3	0.7	7.2	6.5	3.1	4.5
7142 ML FIAM Cdn Core Equity r0	0.500	5.2	-2.1	4.7	10.8	9.7	6.0	n/a
7502 ML Franklin Bissett Cdn Eq c1	0.550	9.5	-2.2	2.1	n/a	n/a	n/a	n/a
Benchmark: S&P/TSX Composite Index	n/a	8.4	-5.4	n/a	7.0	n/a	3.1	4.3

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
Cdn Small/Mid Cap Eqty								
7015 ML Mult Cdn Small Cap Eqty c3	0.700	11.8	-6.3	-5.5	n/a	n/a	n/a	n/a
US Large Cap Eqty								
8322 ML BR U.S. Equity Index i9	0.310	-8.3	4.7	14.2	19.7	19.5	17.3	n/a
8631 ML BG American Equity a2 a8 r0	0.650	-5.8	2.2	13.4	19.4	20.1	18.2	n/a
Benchmark: S&P 500 Index (\$ Cdn)	n/a	-7.8	4.8	n/a	19.7	n/a	17.4	8.2
International Equity								
8321 ML BR Intl Equity Index p1	0.380	-9.9	-6.0	2.8	9.4	12.3	7.7	2.9
8452 ML Mawer International Eqty x8	0.650	-5.3	2.9	9.4	14.1	15.0	11.1	n/a
Benchmark: MSCI EAFE Index (\$ Cdn)	n/a	-9.3	-5.7	n/a	9.7	n/a	8.0	3.3
Global Equity								
8181 ML Trimark o1	0.750	-3.6	4.8	11.3	16.5	17.0	15.4	7.0
Benchmark: MSCI World Index (\$ Cdn)	n/a	-8.0	-0.2	n/a	15.0	n/a	12.7	5.9

*Returns are annualized.

Past performance is not a guarantee of future returns. Returns are provided where enough history exists.

Definitions and acronyms relating to the Member Investment Behaviour Report

Current blended IMF

The current blended IMF is the average investment management fee (IMF) currently applicable to a given Portfolio investment mix. The blended IMF takes into account the IMF applicable to the investment funds in the Portfolio and the weighting of each fund.

Default mix

The default mix represents the fund or funds in which contributions are invested when no specific investment instructions are provided.

Membership count

The "Membership count" presented in the "Asset and member distribution" and "Portfolio details" sections assume that where a member's assets are allocated to different investment direction selections, the member count is apportioned (pro-rated) among the various investment direction selections.

Average Member PRR

The Average Member PRR is the blended average Personal Rate of Return from all members who falls into the same Investment Solution, the calculation is the sum of all the personal rates of return from the members in the same solution divided by the total count of members in that solution. If a Member is in more than one Investment Solution, his/her PRR is prorated based on his/her membership count ratio in each solution before being used to calculate the blending.

Blended Portfolio performance

The performance information provides the 1, 3, and 5 year annualized time-weighted rate of return of the funds. The blended performance is the combination of these funds based on the Rate of Return weighted using the portfolio composition.

Disclaimer

This information is provided to you for the purpose of plan administration. Member information, if provided, should be kept confidential and secure and should not be released to any other party without the explicit consent of the plan member. Manulife bears no responsibility or liability for the misuse of information or the release of information on others. While Manulife has made every effort to ensure the accuracy of the information provided, we reserve the right to correct, at anytime, any errors and omissions made and to make the necessary adjustment(s). Manulife assumes no responsibility for the use of outdated information. Any dollar value is provided with the latest information available as at the time of request.