

Your Plan for life™ statement

for the period of February 1, 2015 to April 30, 2015

Client Name Line 1 Client name Line 2
Subgroup Div - Subgroup Name Line 1 Subgroup Name Line 2
RS100000

Mbr Full Name RS100000/Group No
 Mbr Address Line 1
 Mbr Address Line 2
 Mbr City, Mbr Province Mbr Postal Code
 MBR COUNTRY

Your checklist

You've selected an Avenue portfolio that doesn't match your investor profile. Please review your investor profile using the VIP Room and completing our investor profile questionnaire.

Your Manulife RRSP at a glance (in \$CAD)

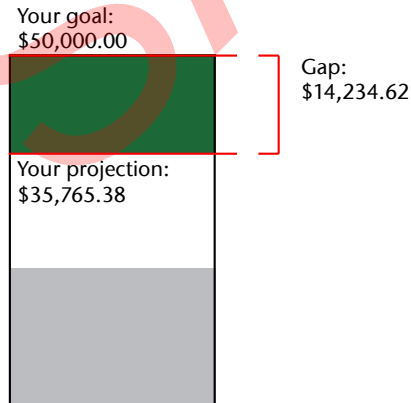
Opening value on February 1, 2015	4,118.79
Payroll contributions	525.00
Growth in your plan's value	26.20
Closing value on April 30, 2015	4,669.99

Your personal rates of return as at April 30, 2015

(in %)	3 months	6 months	1 year	3 years	5 years	10 years	Since your first contribution*
RRSP	0.60	6.79	10.60				12.39

* You made your first contribution at Manulife to your: RRSP on March 28, 2013.

Your Retirement checkup™



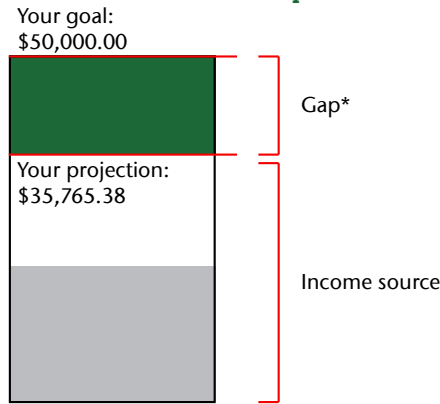
? **Are you reaching your retirement goal?**
 See page 2 for details

How you can reach Manulife:
 The VIP Room at www.manulife.ca
member_financialservices@manulife.com
 1-800-242-1704
 FAX 514-499-4480
 Manulife
 Group Savings & Retirement
 P.O. Box 11464 Succ. Centre-ville
 Montréal QC H3C 5M3

Did you know?

You can update your projection anytime through the VIP Room using the Retirement Calculator.

Your Retirement checkup™



- Gap* \$14,234.62
- Group income \$16,220.50
- Other income \$0.00
- Personal savings \$0.00
- Government \$19,544.88

*Your goal – Your projection = Gap

What if there's a gap?

Remember, the retirement income gap result is an estimate in today's dollars. Changes to your annual contribution level, investment earnings and inflation before and after retirement, as well as other sources of retirement income will impact the final amount.

Here are steps that you can take now to narrow the gap:

- **Increase your registered contributions:** are you contributing the maximum amount allowed under your group program and/or personal registered savings plans, like an RRSP or a TFSA?
 - **Did you know that you could close your gap of \$1,000.00 a year**
 - **by increasing your monthly registered contributions by \$57.00** ^{1, 2, 3, 5, Or}
 - **by making or increasing your TFSA monthly contributions by \$34.00** ^{1, 2, 3, 5?}
- **Contribute to a personal non-registered plan:** this is a good way to save more than your allowable tax-sheltered contribution room.
 - **Did you know that you could close your gap of \$1,000.00 a year by making a monthly non-registered contribution of \$53.00** ^{1, 2, 3, 5?}
- **Rethink your retirement age:** you may choose to work beyond age 65, if your health and employment permit it.
- **Review your investment period and investor profile:** it's important to review your retirement savings strategy on a regular basis to make sure that you are moving towards your retirement savings goal.



Data used to establish your projection (include all your plans)

Current account balance	\$21,940.17
Contribution to your group program in the last 12 months	\$9,616.20
Estimated annual pension from your Defined Benefit plan (if applicable)	\$0.00
Expected retirement age	65
Government benefits	\$19,544.88

Include your other sources of assets

Your estimated annual retirement income (based on most common sources)			
A. Projected annual income from your Manulife registered assets ⁶			\$35,765.38
B. Other current registered assets (total) ⁴	\$ _____	x 0.14 ^{1,2,5}	\$ _____
C. Other registered contributions (annual) ⁴	\$ _____	x 1.468 ^{1,2,3,5}	\$ _____
D. Other current TFSA assets (total) ⁴	\$ _____	x 0.234 ^{1,2,3,5}	\$ _____
E. Other TFSA contributions (annual) ⁴	\$ _____	x 2.446 ^{1,2,3,5}	\$ _____
F. Other current non-registered assets (total) ⁴	\$ _____	x 0.129 ^{1,2,3,5}	\$ _____
G. Other non-registered contributions (annual) ⁴	\$ _____	x 1.58 ^{1,2,3,5}	\$ _____
H. Other income from personal sources			\$ _____
I. TOTAL PROJECTED ANNUAL RETIREMENT INCOME			\$ _____

Assumptions

1. The projected value of your account at retirement age is provided in future dollars and represents the gross income generated by registered assets and the equivalent gross income generated by non-registered and TFSA assets. It is based on the following assumptions: date of birth May 1, 1966; retirement age 65; rate of return 6.00%; marginal tax rate 40.00%; no withdrawals are made until retirement and your projected future contributions are not greater than the maximum registered contribution amount.
2. Contributions remain the same every year.
3. Based on a term-certain annuity until age 90, rate of return 6.00% and illustrated in today's dollars.
4. From your statements of other savings plans not included in your Manulife group program.
5. Inflation until retirement is 2.00%.
6. The calculation of the projected value includes the government benefits. The maximum eligible dollar amount is assumed. You may not be eligible to the maximum, please refer to the member VIP room Retirement Calculator tool assumptions tab to make adjustments.

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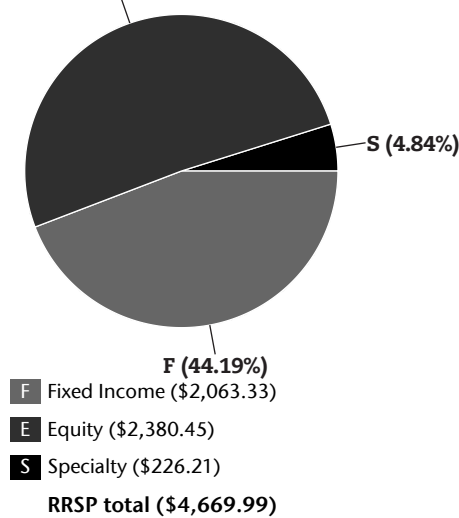
for the period of February 1, 2015 to April 30, 2015

Mbr Full Name

Client number: RS100000/Group No
Member number: 1234567

Information about your Registered retirement savings plan (RRSP)

Asset breakdown



Your RRSP assets at a glance (in \$CAD)

Opening value on February 1, 2015	4,118.79
Payroll contributions - Employee contributions	525.00
Growth in your plan's value	26.20
Closing value on April 30, 2015	4,669.99

Your RRSP assets by account at April 30, 2015 (in \$CAD)

Value of your Employee contributions account	4,669.99
Total	4,669.99

Details on your RRSP assets and investments as at April 30, 2015

	Asset balance (\$)	Asset mix (%)	Number of units owned	Unit value (\$)	Average purchase price (\$)	One year fund net rate of return (%)	Investment Management Fees (%)
F 19- Canadian Bond Index (SLI)	2,063.33	44.19	77.789	26.525	24.874	8.02	0.115
E 26- Canadian Equity (Jarislowsky Fraser)	593.92	12.72	9.287	63.952	56.367	8.73	0.340
E 80- Canadian Equity Capped Index (SLI)	315.31	6.75	11.679	26.998	24.031	6.71	0.115
E 630- Global Equity (Hexavest)	743.21	15.91	40.319	18.433	15.199	17.97	0.665
E 56- Global Equity (Templeton)	728.01	15.59	7.294	99.813	82.016	13.72	0.615
S 11- Real Estate (SLIRE)	226.21	4.84	1.892	119.544	112.560	5.95	0.715
RRSP total	4,669.99	100					

Your RRSP investment instructions

You've selected an Avenue portfolio that doesn't match your investor profile. Find out what type of investor you are (conservative, moderate, aggressive) by completing our investor profiler questionnaire in the VIP Room.

Employee contributions

You've selected an Avenue Portfolio™ for a **Moderate** risk investor with **15 to 20** years until retirement.

		Investor profile			Your selection
		Conservative	Moderate	Aggressive	
Investment horizon	>20				45.000% 19- Canadian Bond Index (SLI)
	15 to 20				13.000% 26- Canadian Equity (Jarislowsky Fraser)
	10 to 15				7.000% 80- Canadian Equity Capped Index (SLI)
	5 to 10				15.000% 630- Global Equity (Hexavest)
	2 to 5				15.000% 56- Global Equity (Templeton)
	<2				5.000% 11- Real Estate (SLIRE)

You've selected the following option(s):

- Systematic Asset Rebalancing (SAR): your next review date is December 2015
- Lifecycle movement: you will move to the next time horizon portfolio in May 2019

Additional voluntary contributions

These investment instructions were selected for you by your plan sponsor. As stipulated by your plan, they cannot be changed.

100.000% Standard Life daily interest accumulator

SAMPLE

Your Plan for life™ statement

for the period of February 1, 2015 to April 30, 2015

Mbr Full Name

Client number: RS100000/Group No

Member number: 1234567

Funds available under your RRSP plan

Net annualized rates of return and Investment Management Fees as at April 30, 2015 (in %)

	1 year	3 years	5 years	10 years	Investment Management Fees
Fixed Income					
9- Money Market (SLI)	1.01	1.03	0.97	1.36	0.165
19- Canadian Bond Index (SLI)*	8.02				0.115
Market Index: FTSE TMX CANADA 91 DAY T-BILL	0.89	0.98	0.93	1.88	
Market Index: FTSE TMX CANADA UNIVERSE BOND	8.21	4.62	5.77	5.37	
Canadian Equity					
26- Canadian Equity (Jarislowsky Fraser)*	8.73				0.340
80- Canadian Equity Capped Index (SLI)*	6.71				0.115
Market Index: S&P/TSX COMPOSITE	6.93	10.68	7.57	7.93	
Market Index: S&P/TSX SmallCap	-9.07	1.72	2.25	3.23	
Foreign Equity					
125 - American Equity (MFS)	23.29				0.340
21 - International Equity Index (BlackRock)	11.90				0.365
630- Global Equity (Hexavest)*	17.97				0.665
56- Global Equity (Templeton)*	13.72				0.615
52- Emerging Markets (Schroders)	17.46				1.065
Market Index: S&P 500	24.36	24.77	18.42	7.88	
Market Index: MSCI EAFE	12.39	19.40	11.76	5.67	
Market Index: MSCI WORLD	18.87	21.98	15.11	7.02	
Specialty					
11- Real Estate (SLIRE)*	5.95	7.03	8.04	6.83	0.715
Guaranteed - Rates as at April 30, 2015					
Compound Interest Accumulator (CIA)	1.125	1.175	1.325		

* identifies funds in which you have assets as at April 30, 2015

Avenue portfolios available under your RRSP plan

Net annualized rates of return and Investment Management Fees as at April 30, 2015 (in %)

	1 year	3 years	5 years	10 years	Blended Investment Management Fees
Portfolio Performance - Avenue portfolios - Option 1					
Conservative - more than 20	10.26				0.332
Moderate - more than 20	10.71				0.374
Aggressive - more than 20	10.86				0.395
Conservative - 15 to 20	10.06				0.314
Moderate - 15 to 20*	10.26				0.332
Aggressive - 15 to 20	10.41				0.353
Conservative - 10 to 15	9.81				0.296
Moderate - 10 to 15	10.06				0.314
Aggressive - 10 to 15	10.26				0.332
Conservative - 5 to 10	9.36				0.254
Moderate - 5 to 10	9.81				0.296
Aggressive - 5 to 10	10.06				0.314
Conservative - 2 to 5	9.21				0.233
Moderate - 2 to 5	9.36				0.254
Aggressive - 2 to 5	9.66				0.275
Conservative - less than 2	8.65				0.218
Moderate - less than 2	8.78				0.236
Aggressive - less than 2	9.36				0.254

* identifies effective avenue portfolio as at April 30, 2015

Your personal information

Member number	1234567
Certificate number	ABC123
Date of birth	May 1, 1966
Date of employment	December 15, 2008
<i>Date(s) of plan membership</i>	
Registered retirement savings plan	February 11, 2013
Marital status	Marital Status
Spouse's name	Spouse Full Name
Spouse's date of birth	December 1, 1972
Email address	email address
Preferred statement format	Electronic
Preferred language	English

Your beneficiary(ies)

Registered retirement savings plan

ESTATE

Your Plan for life™ statement

for the period of February 1, 2015 to April 30, 2015

Mbr Full Name

Client number: RS100000/Group No
Member number: 1234567

Important notes

Information privacy

The personal information we have on file for you is kept strictly confidential and is only used, exchanged and retained for the purpose of managing your group savings and retirement plan(s). In particular, this information may be provided to your employer and any authorized advisor of the plan(s). For further details on how we handle your personal information, please see our Privacy Policy at www.manulife.ca (About us section) or call Manulife at 1-800-242-1704.

Reviewing your statement

Please look over your statement carefully for any errors, omissions, or other information to ensure there is no discrepancy with the instructions or information you have provided to Manulife. If you do notice incorrect or missing information on your statement, you must inform Manulife in writing within 60 days of the date of this statement. Manulife is not responsible for any errors or omissions for which no notice has been received within that period. If your contact information has changed you must inform your plan administrator and Manulife as soon as possible. It is also your responsibility to review the beneficiary designation indicated on this statement to ensure it reflects your current intentions. If you wish to change your beneficiary designation, you can do so by informing Manulife in writing. The written consent of an irrevocable beneficiary is required before a change affecting the rights of such beneficiary can be made.

While Manulife has made every effort to ensure the accuracy of the information contained in your statement, we reserve the right to correct, at anytime, any errors and omissions made and to make the necessary adjustment(s).

Take note that withdrawals and transfers from guaranteed term funds prior to maturity may be subject to Market Value Adjustments (MVA) that could increase or decrease the amount transferred or withdrawn from your account, depending on interest rate levels at that time.

Should you be interested in obtaining more information about different types of investment funds, their risks, market indices, MVAs and fees, you may refer to the VIP Room (at www.manulife.ca), consult your enrolment materials, or call Manulife at 1-800-242-1704.

We also suggest you keep your statements on file for future reference. For more details about your group retirement plan, please refer to your enrolment information, the VIP Room, or contact Manulife. You have the right to receive copies of documents you have completed, as well as a copy of the contract for your plan. Upon request, you are also entitled to examine or obtain prescribed plan documents, records and additional information.

Retirement checkup™

The income projection presented in this statement is intended for illustration purposes only and does not constitute a guarantee or promise of any benefit by Manulife or your plan sponsor.

This projection is based on the current balance of your accounts and assumes, in addition to any assumptions referred to previously, that your future regular contributions will remain at the level of the last 12 months, and does not include any future voluntary or optional additional contributions or money that may be transferred to one of your accounts in the future. Accumulations under non-registered plans, Spousal RSPs, RIFs, LRIFs, LIFs and Spousal RIFs are not taken into account.

Manulife is not responsible for any harm, loss or damage that may arise in connection with the use you made, or that you could make, of this projection, including any reliance that you may place upon it.

Personalized Rate of Return (PRR)

Your PRR represents the performance of both guaranteed and market-related funds under the corresponding plan, and has been calculated in accordance with the Canadian Life and Health Insurance Association (CLHIA) recommendations using the Newton-Raphson Dollar Weighted formula, also known as the Internal Rate of Return (IRR). This formula takes into account the amount of time you have been invested in the investment fund(s), the performance of the fund(s) over that time, and the amount and timing of contributions and withdrawals that you may have made. The PRR is shown for periods ranging from three months to ten years (depending on how long you have been in the plan), and since your first contribution to the plan. Returns for periods longer than one year are converted to an annual rate.

Investment information

The net rate of return reflects the performance of market-related funds for the period shown, taking into account applicable Investment Management Fees (IMFs) and fund operating expenses (such as fund audit, custodial fees, interest charges and taxes). When a fund has been offered under your plan for less than one year, no figure will appear.

Market-related funds are not guaranteed and their unit value may vary according to market conditions and the success of the funds' managers.

Harmonized Sales Tax (HST), Goods and Services Tax (GST), and Quebec Sales Tax (QST)

As per federal government taxation rules, Harmonized Sales Tax (HST), Goods and Services Tax (GST), and Quebec Sales Tax (QST), as applicable, must be charged on Investment Management Fees (IMFs) and certain other fees in provinces where these taxes apply. If the policyholder of your plan (your employer in most cases) is based in one of the provinces below, the appropriate tax on IMFs will be deducted from the unit value in your account, while the tax on other fees (if applicable) will be applied when those fees are charged. Taxes per province will apply at applicable current rates which, as of the date this document was prepared, are as follows:

- Ontario – 13% HST.
- New Brunswick, Nova Scotia, Newfoundland, Prince Edward Island – 15% HST.
- Quebec – 5% GST and 9.975% QST.
- Alberta, British Columbia, Saskatchewan, Manitoba, Northwest Territories, Nunavut, Yukon Territory – 5% GST.

Limitation of action

Depending on your province of residence, you may be subject to certain limitation under insurance legislation. Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out under the Insurance Act.

Administration fees as at April 30, 2015

In service withdrawals - RRSP	See note 1
Termination charge - RRSP	\$25.00 per withdrawal
Frequent trader fee	See note 2
Market Value Adjustment (MVA)	See note 3
For all other fees	See note 4

1. *first withdrawal in calendar year free, subsequent withdrawals \$25.00*
2. *If you make more than two inter-fund transfers per account, per plan, in the same month, Manulife will give you a 30-day notice that a penalty will be charged to you for any additional trades after the end of the notice period. This charge (i.e. the greater of \$25 per transaction or 2% of the transaction amount) will be applied as of the third and any subsequent inter-fund transfer you make during a calendar month.*
3. *You may be subject to a positive or negative MVA should you withdraw assets from a guaranteed income fund before its due date.*
4. *Please contact Manulife at 1-800-242-1704.*