




# Your nest egg at a glance


We understand that you don't always have time to review your account statement in depth, so we make it easy for you to focus on key features at a glance that will tell you where you stand.

Our Financial Education Specialists who talk to thousands of plan members like you every year, say these are the top five things to look at on your statement.

- 1 **Did you notice your account balance** on the first page?
- 2 **Look at your estimated retirement income** directly below. Are you making progress on meeting your retirement income goal?



John Brown  
123 Any Street  
Anytown ON  
A1A 2B2



**Annual summary:  
Looking ahead  
to your retirement**

January 1, 2015 to December 31, 2015

**ABC Company Limited**

**John Brown**

The current value of your account is **\$26,260.08**. If you continue making your average monthly contributions until you retire at age 65, your estimated income during your retirement will be **\$47,600\*** each year.

**1**

**\$47,600**

Your estimated annual retirement income

**2**

**\$46,000**

Your annual retirement income goal

**Congratulations**  
You're on track to exceed your annual retirement income goal. Visit [www.manulife.ca/GRO](http://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 and assumptions we made, including:

- Your Manulife group savings \$26,260
- Value of your other retirement savings \$14,750
- Average monthly contribution to your Manulife group plans for the last 12 months \$625
- Other monthly contributions \$200
- Annual lump sum contributions 4,500
- Your planned retirement age 65
- Government benefits CPP/QPP and OAS 4.3%
- Estimated rate of return 4.3%
- Estimated total accumulated savings at retirement \$587,852

\*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 contributors are subject to plan and legislative limits.

**Your customer number**  
123456789

**Plans you are a member of**  
Group Savings Plan

**Important information**

- ▶ Your year-end statement has been streamlined to help you find essential information easier. This annual summary offers a quick and convenient overview of your yearly account activity. Your detailed annual report is available online at [www.manulife.ca/GRO](http://www.manulife.ca/GRO) under the **My Account** tab.
- ▶ You have not yet designated a beneficiary. You can do so by downloading the Change Form at [www.manulife.ca/GRO](http://www.manulife.ca/GRO) or by contacting Manulife Financial.

**We can help**

**Contact your plan's advisor**  
Jonathon Smith  
J.S. Consulting  
1-800-123-4567  
jsmith@jiconsulting.com


**Contact us**  
1-888-727-7766  
gromail@manulife.com  
[www.manulife.ca/GRO](http://www.manulife.ca/GRO)

The Manufacturers Life Insurance Company

Page 1 of 4

John Brown  
Your customer number: 123456789

Annual summary: Looking ahead to your retirement  
January 1, 2015 to December 31, 2015



## How your investments are performing

	For this statement period	1 year	3 years	5 years	10 years	Since your first contribution on August 20, 2010
Your personal rates of return	11.5%	11.5%	6.2%			7.6%

Your personal rates of return show how your investments have performed after investment management fees have been deducted. For further details, go to the **My Investments** tab of your secure online account at [www.manulife.ca/GRO](http://www.manulife.ca/GRO).

### 3 Details of your investments

Fund code and name	Number of units you own	Unit price on Dec 31, 2015	Value on Dec 31, 2015	Percentage of your investments	Personal rate of return for this period
<b>Asset Allocation</b>					
2001 ML Conservative AA s6	555.97094	\$22.2390	\$12,364.22	47.1%	4.1%
2004 ML Growth AA s6	499.75292	\$27.8050	\$13,895.86	52.9%	19.0%
<b>Total Asset Allocation</b>			<b>\$26,260.08</b>	<b>100.0%</b>	
<b>Total</b>			<b>\$26,260.08</b>	<b>100.0%</b>	

### 4 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](http://www.manulife.ca/GRO).

Asset class	Fund code and name	Member required	Employee voluntary	Employer matching
Asset Allocation	2001 ML Conservative AA s6	50.00%	50.00%	50.00%
	2004 ML Growth AA s6	50.00%	50.00%	50.00%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>

### Information about your plan

Policy number: 20000000  
 Your status: Active  
 Your date of birth: February 12, 1973  
 Date you joined the plan: August 1, 2010  
 Retirement date (age 65): March 1, 2038

You have not designated a primary beneficiary. Get a Change form at [www.manulife.ca/GRO](http://www.manulife.ca/GRO) or contact Manulife Financial.

The Manufacturers Life Insurance Company Page 3 of 4

**3 Track how your investments are performing** in the section that shows details of your investments and personal rates of return.


**4 Do you know what your investment choices are?** Check them out.

**5 Have you designated a beneficiary?** Review your beneficiaries section.

Keep in mind that you can also review your account anytime online. Just go to **manulife.ca** and sign in to your member account.

John Brown  
Your customer number: 123456789

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### 5 Your beneficiaries

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

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

