

Member Demographic Report

THE MANUFACTURERS LIFE INSURANCE COMPANY





Member Demographic Report

Available through the secure sponsor site, these reports provide an insightful breakdown of plan members by a variety of useful demographic metrics such as sex, age bands, asset and contribution levels, and geography. These reports also help identify any potential risks or opportunities to improve the success of your members' retirement strategy.

Click on the sections of the report for more details:

1 Summary

2 Member Detail

Features:

- Various parameters available:
 - Active or inactive members
 - Individual plans or consolidate across all plans
- Choose your comparison period from monthly, quarterly or annually
- Built-in benchmarking lets you compare to all Manulife group retirement plans



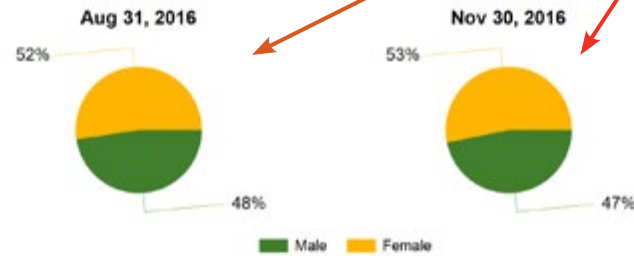
1. Member Demographic Report – Summary



Member Demographic Report – Summary

ABC Company
Level of information: Plan level summary
Members included: Active and Inactive members

Members* by sex



Sex	Aug 31, 2016	Nov 30, 2016
Male	199	199
Female	208	216
Total	397	406

Quarterly comparison
As of November 30, 2016

Quickly see the male to female ratio of your members over a specified period.

You define the comparison period.

Members* by age group



Age group	Aug 31, 2016	Nov 30, 2016
<25	2	3
25-35	50	54
35-45	106	112
45-55	155	153
55-60	47	49
60+	37	35
Total	397	406

Percentage of members in each age group.

Total number of members in each age group over the defined period.



1. Member Demographic Report – Summary Cont'd



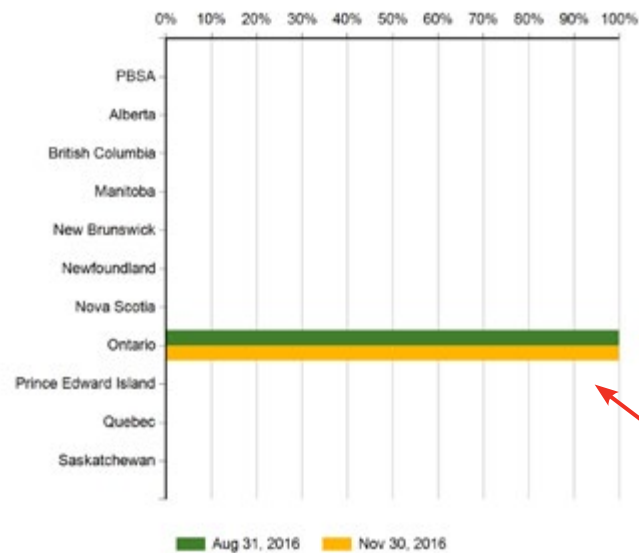
Member Demographic Report – Summary

ABC Company

Level of information: Plan level summary
Members included: Active and Inactive members

Quarterly comparison
As of November 30, 2016

Members* by province of employment for pension plans



PBSA or Province of employment	Aug 31, 2016	Nov 30, 2016
PBSA ¹	0	0
Alberta	0	0
British Columbia	0	0
Manitoba	0	0
New Brunswick	0	0
Newfoundland	0	0
Nova Scotia	0	0
Ontario	343	354
Prince Edward Island	0	0
Quebec	0	0
Saskatchewan	0	0
Total	343	354

At a glance, see the percentage or number of members who would be impacted by new or changes to provincial pension legislation.

¹ PBSA (the Pension Benefits Standards Act (Canada)) is the federal statute which regulates pensions for plan members who work in "included employment". "Included employment" is work in any undertaking or business that is within the legislative authority of Parliament. Pension plan members who are employed in the Northwest Territories, Nunavut and the Yukon Territories are covered by the PBSA (Canada).



1. Member Demographic Report – Summary Cont'd

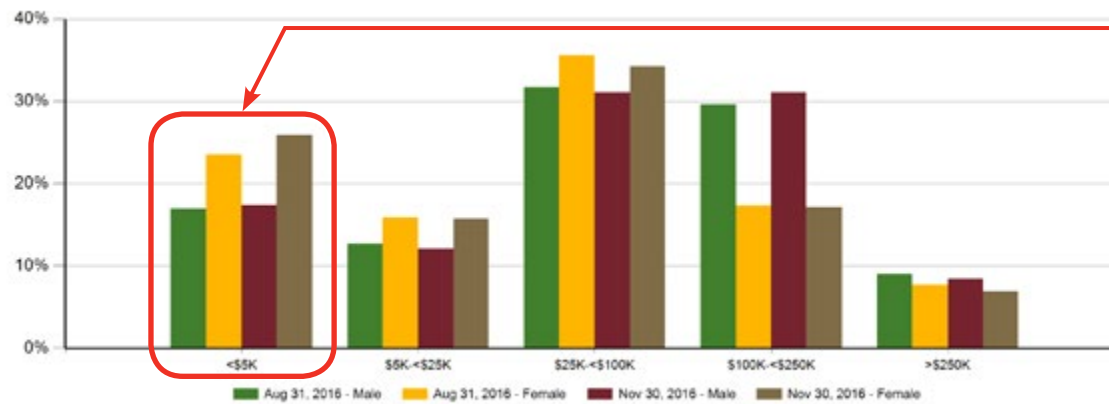


Member Demographic Report – Summary

ABC Company
 Level of information: Plan level summary
 Members included: Active and Inactive members

Quarterly comparison
 As of November 30, 2016

Members* by asset range



Do you have too many members in lower asset brackets?

Asset range	Aug 31, 2016		Nov 30, 2016	
	Male	Female	Male	Female
<\$5K	32	49	33	56
\$5K-<\$25K	24	33	23	34
\$25K-<\$100K	60	74	59	74
\$100K-<\$250K	56	36	59	37
>\$250K	17	16	16	15
Total	189	208	190	216

Are your members' assets increasing as you would expect from year to year?



1. Member Demographic Report – Summary Cont'd

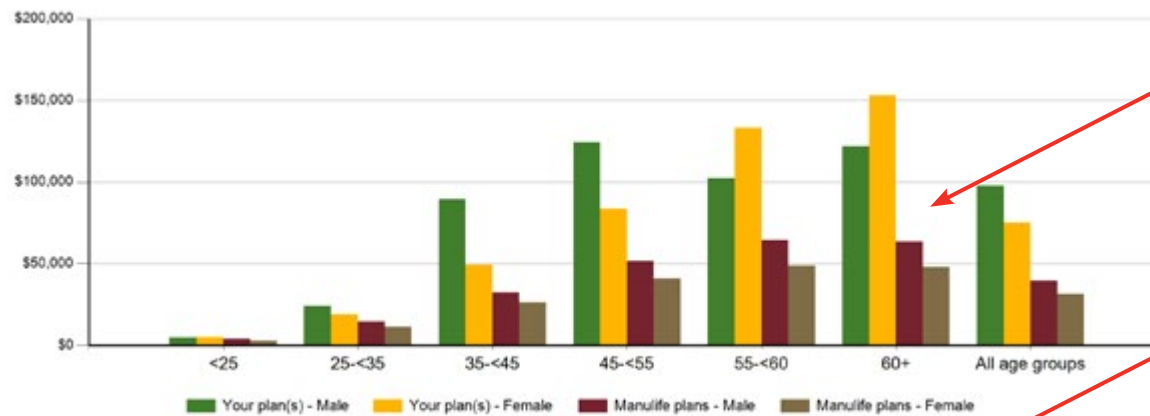


Member Demographic Report – Summary

ABC Company
 Level of information: Plan level summary
 Members included: Active and Inactive members

Quarterly comparison
 As of November 30, 2016

Average account balance per member* by age group



Nov 30, 2016	Age group						All age groups
	<25	25-<35	35-<45	45-<55	55-<60	60+	
Your plan(s) - Male	\$4,841 ▲	\$24,134 ▲	\$89,353 ▼	\$124,381 ▲	\$102,337 ▲	\$121,933 ▼	\$97,615 ▼
Your plan(s) - Female	\$4,957 ▼	\$18,898 ▼	\$49,182 ▼	\$83,612 ▼	\$133,051 ▲	\$153,042 ▲	\$75,137 ▼
Manulife plans - Male	\$4,015 ▼	\$14,503 ▼	\$32,213 ▲	\$51,421 ▲	\$64,224 ▲	\$63,488 ▲	\$39,557 ▲
Manulife plans - Female	\$2,799 ▼	\$11,335 ▼	\$26,256 ▲	\$40,933 ▲	\$48,722 ▲	\$47,869 ▲	\$31,576 ▲

Are your employees building assets towards a comfortable pension plan?

Quickly see if your members are saving enough for their retirement for each age group.

Compare to other similar Manulife plans by age group.

Quickly identify the change in assets based on a quarterly comparison.



1. Member Demographic Report – Summary Cont'd

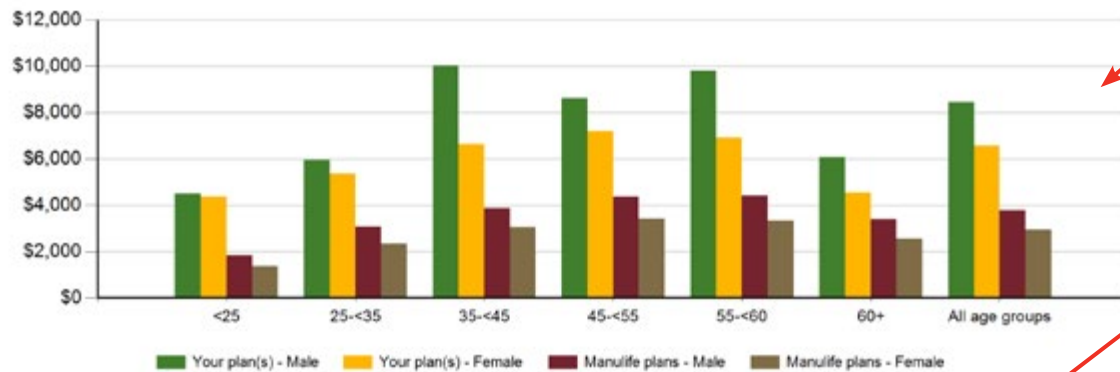


Member Demographic Report – Summary

ABC Company
 Level of information: Plan level summary
 Members included: Active and Inactive members

Quarterly comparison
 As of November 30, 2016

Average annual contribution³ per member* by age group



Nov 30, 2016	Age group						All age groups
	<25	25-<35	35-<45	45-<55	55-<60	60+	
Your plan(s) - Male	\$4,503▲	\$5,962▲	\$10,025▼	\$8,627▼	\$9,812▼	\$6,072▼	\$8,461▼
Your plan(s) - Female	\$4,370▼	\$5,373▲	\$6,651▼	\$7,185▼	\$6,925▼	\$4,539▼	\$6,560▼
Manulife plans - Male	\$1,825▼	\$3,061▼	\$3,879▼	\$4,360▼	\$4,408▼	\$3,406▼	\$3,771▼
Manulife plans - Female	\$1,363▼	\$2,347▼	\$3,049▼	\$3,426▲	\$3,324▼	\$2,566▼	\$2,944▼

The arrows in the table represent the change in average annual account contributions using the requested comparison period.

³ Average annual contributions are calculated using regular remittance premium that includes member and sponsor contributions. Lump sum contributions, transfers and retiring allowances are excluded from the calculation. The average contribution amount is based only on contributions received by Manulife in the past 12 months.

You can use this report to help you determine if your members are taking full advantage of their plan?

For example, you might want to question why females in your plan have decreased their average contributions.

Have you seen an increase in contributions due to any promotional campaigns running?

Why are your males contributing less than similar Manulife plans?



2. Member Demographic Report – Member Detail

Manulife

Member Demographic Report –
 ABC Company
 Level of information: Plan level summary
 Members included: Active and inactive members
 As of date: November 30, 2015

Policy number	Last name	First name	Middle name	Plan type	Member consent	Sex	Date of birth	Address – unit type	Address – unit number	Address – street and number	City/Town	Province/State	Postal code/Zip code	Country	Incorrect mailing address	Email address	Incorrect email	Preferred language	Member number	Customer number	Member ID	Member status	Status reason
10000000	Smith	Jane	Laura	RPP	Yes	Female	January 18, 1972	UNIT	14	123 main st	WATERLOO	Ontario	A1A 1A1	CANADA	N	Jane.Smith@ABCCom pany.ca		English	100001	999999999	1010101	Active	
20000000	Smith	Jane	Laura	RRSP	Yes	Female	January 18, 1972	UNIT	14	123 main st	WATERLOO	Ontario	N2J 4C6	CANADA	N	Jane.Smith@ABCCom pany.ca		English	100001	999999999	1010102	Active	
30000000	Smith	Jane	Laura	DRSP	Yes	Female	January 18, 1972	UNIT	14	123 main st	WATERLOO	Ontario	N2J 4C6	CANADA	N	Jane.Smith@ABCCom pany.ca		English	100001	999999999	1010103	Active	
40000000	Smith	Jane	Laura	NRSP	Yes	Female	January 18, 1972	UNIT	14	123 main st	WATERLOO	Ontario	N2J 4C6	CANADA	N	Jane.Smith@ABCCom pany.ca		English	100001	999999999	1010104	Active	

Disclaimer:
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Identify members who need to update their information.

Total account value (\$)	Sponsor required (\$)	Sponsor voluntary (\$)	Member required (\$)	Member voluntary (\$)	Payroll deduction amount - Member required - (\$ or %)	Payroll deduction amount - Member voluntary - (\$ or %)	Steps goal set (Y/N)	Investment direction given (Y/N)	Automatic asset rebalancing active (Y/N)	Site registratic status	Beneficiary	Province of employment	Date member started employment	Date member joined the plan	Termination date	Membership type	L1 - Plan group	L2 - Plan group
6642.10	29505.54	12302.38	24604.18	0.00	4.00%	N/A	N	Y	N	Active	Designated	Ontario	January 17, 2005	January 01, 2013		Member	Waterloo	Salaried Employees
17296.03	0.00	0.00	17296.03	0.00	N/A	2.00%	N	Y	N	Active	Designated	CCRA	January 17, 2005	June 01, 2009		Member	Waterloo	Salaried Employees
35295.81	18864.17	16431.64	0.00	0.00	N/A	N/A	N	Y	N	Active	Designated	CCRA	January 17, 2005	January 17, 2005		Member	Waterloo	Salaried Employees
30955.77	0.00	0.00	30955.77	0.00	2.00%	2.00%	N	Y	N	Active	Designated	CCRA	January 17, 2005	June 01, 2009		Member	Waterloo	Salaried Employees

Quickly see who still needs to still submit a beneficiary.

