Your contribution checklists

The contribution checklists have been designed to make your day-to-day tasks quick, easy and stress free. Keep your checklist handy to use as a quick reference.

What are your responsibilities?

1. **Prepare the contribution list**
2. **Prepare the payment**
3. **Submit the list and payment through the VIP Room for plan sponsors or send the contribution list and payment to Manulife**

1. Prepare the contribution list

What to do	Who to call	When	
Prepare the list: ❑ Me ❑ Other →	Name: Phone number: Email:	❑ Every payroll ❑ Weekly ❑ Bi-weekly	❑ Monthly ❑ Quarterly ❑ Annually
Make a change: Name of contact to make a change or answer questions about my list	My Customer Service Representative (CSR): Phone number: Email:	Call us without delay at 1-800-242-1704	

Need VIP Room access? Call your Customer Service Representative at 1-800-242-1704 to get one over the phone.

Submit the list on the VIP Room or send it to Manulife. ❑ Me ❑ Other →	Name: Phone number: Email:	❑ Every payroll ❑ Weekly ❑ Bi-weekly	❑ Monthly ❑ Quarterly ❑ Annually
Send confirmation that the list has been sent to: ❑ CSR at Manulife → ❑ My colleagues →	Name: Phone number: Email:	Email your CSR at **retirement_solutions@manulife.com**	

Which formats can Manulife use?

❑ Excel or Lotus spreadsheet ❑ Other formats

What should I do if I need to change the format of my list?
- Inform your CSR.
- Prepare a test file of the new format.
- Send a sample of the new format to your CSR to test system compatibility.

Information to include on my contribution list

Client name: ABC Co.	Contribution period: From/To		Total contributions: $160.00	
Client number: RS_ _ _ _ _ _				
Social Insurance Number or certificate number		Contribution by account		
	Member name	Member	Employer	Voluntary
222333444	John Smith	$20.00	$20.00	$20.00
111222333	Joe Viking	$50.00	$50.00	$0.00

For a more complete template please refer to section *Managing your program – Submitting contribution lists of your Group retirement program quick reference guide* or contact your CSR, at 1-800-242-1704.

What do I need to know?

- All contribution lists and payments received before 4:00 p.m., Eastern time, will be processed on the **same day**.
- All contribution lists and payments received after 4:00 p.m., Eastern time, will be processed on the **next business day**.
- The processing and investment of contributions to your plan depend on Manulife receiving your contribution list and your payment at the same time.
- Delays in processing may result if your payment and the total contributions on your contribution list do not match.

My internal procedures

2. Prepare payment

What to do	Who to call	When	
Who will request the payment? ❑ Me ❑ Other →	Name: Phone number: Email:	❑ Every payroll ❑ Weekly ❑ Bi-weekly	❑ Monthly ❑ Quarterly ❑ Annually
Type of payment: ❑ Electronic Funds Transfer (EFT) ❑ Internet banking ❑ Drawcheque ❑ Wire transfer ❑ Cheque			
Who do I contact if there is a delay in receiving payment?	Name: Phone number: Email:		
Who has signing authority? ❑ Me ❑ Other →	Name: Phone number: Email:	Maximum amount:	

What do I need to know?

- All contribution lists and payments received before 4:00 p.m., Eastern time, will be processed on the **same day**.
- All contribution lists and payments received after 4:00 p.m., Eastern time, will be processed the **next business day**.

How to determine the amount of the payment?	• Determine the total contributions on your list. • Using the forfeiture report provided by your CSR, determine if there is any forfeiture money available. • Consult your plan text to confirm whether forfeiture money can be allocated to offset employer contributions. The total amount on your cheque should include the total of all the amounts on your list less the amount of forfeiture you are using:
	Total of contribution list – **Amount of forfeiture money to be used** = **Cheque total**
What is forfeiture? (applicable to Defined Contribution Registered Pension Plans & Deferred Profit Sharing Plans)	Employer credits (forfeitures) occur when members terminate employment before they are fully vested under the plan, and are therefore not entitled to the employer contributions remitted on their behalf to the plan. These forfeiture amounts and any investment earnings must be allocated by December 31 of the calendar year following the year in which the forfeiture occurred. They can be used, depending on what is provided for in your plan provisions, • to reduce your contributions to the plan in any subsequent month, or • to pay plan fees, or • to increase benefits for members. If the forfeiture amounts are used to increase benefits, they must be equally allocated to members' accounts and included in the calculation of the members' Pension Adjustments (PA).
How much forfeiture money is available?	• Verify available forfeiture credits on the VIP Room for plan sponsors. • You will receive copies of all termination confirmation notices, which identify credits to the plan. • Your CSR will forward the forfeiture report to you. The report will itemize all the forfeiture money available, including interest accumulated on the assets. • For more information regarding the forfeiture money available, contact your CSR at 1-800-242-1704.

My internal procedures

3. Send contribution list and payment

What to do	Who to call	When	
Submit the list on the VIP Room or send it to Manulife: ❑ Me ❑ Other →	Name: Phone number: Email:	❑ Every payroll ❑ Weekly ❑ Bi-weekly	❑ Monthly ❑ Quarterly ❑ Annually
Contact person to help me if I have problems submitting the list: ❑ CSR at Manulife ❑ Other →	Name: Phone number: Email:	Call us at 1-800-242-1704	
Contact person to help me if I have problems submitting the payment: ❑ CSR at Manulife ❑ Other →	Name: Phone number: Email:	As soon as possible	
Who do I advise that **both** the list and payment have been sent?	Name: Phone number: Email:	As soon as possible	

How do I submit my contribution list to Manulife?

Online contributions (VIP Room)	• Contribution lists and payments can be submitted online through our password-protected VIP Room website at **manulife.ca.**
Interactive messaging (VIP room)	• Contribution lists can be sent to Manulife through our password-protected VIP Room website at **manulife.ca.** • Click on *Interactive messaging* - it's as easy as sending an email. • Remember to attach the file. • User ID: • PIN: Forgot your User ID and PIN? Call us at 1-800-242-1704 to get a new one over the phone.
Email with password	• Email your contribution list to **retirement_solutions@manulife.com.** • For faster processing, remember to indicate your client number (RS_ _ _ _ _ _) on all correspondence.
Payroll provider	• ADP offers to deal directly with Manulife for file and money transmission. If ADP is your payroll provider, please contact them for further details. This service may be subject to fees.
FTP (File Transfer Protocol)	• Manulife's server will automatically sweep and grab your contribution list directly from your designated server. Fees apply for this service.

What do I need to know?

Can members make additional contributions?

Yes, as long as your plan rules allow for it.	• **For RRSP and Non-Registered plans:** you can do so through the VIP Room, using our online contribution feature. • Send a cheque directly to us. • **For an RPP**: if your plan text allows for voluntary contributions, this will need to be done via payroll deduction. Any additional contributions are to be included under Pension Adjustments (PA) on the member's T4 reporting (refer to Section *Meeting your reporting requirements – T4 slips and Relevé 1 forms – RPP and DPSP).*

Can members transfer money into their group plan?

Yes, as long as your plan rules allow for it.	• Members can contact Manulife at 1-800-242-1704 for help with transfers of monies. • Transfer from an RRSP will require a completed T2033 form. • Transfer from a RPP or DPSP will require a completed T2151 form. • To download the above forms go to Canada Revenue Agency at **www.cra-arc.gc.ca**, or *Forms and Publications* in the VIP Room for Members at **manulife.ca.**