

Hello.

This quick reference guide was designed to help you with the day-to-day management of your program. We've given a lot of thought to the questions you ask us, and the questions your members ask you. The guide is divided into five sections, so you can quickly find the answers you need:

- ✓ Hello
- ✓ Enrolling your employees
- ✓ Managing your program
- ✓ Meeting your reporting requirements
- ✓ Staying up to date

Please read through the guide and refer to it often. Whenever you have a question for which you don't find the answer, don't hesitate to call us at 1-800-242-1704.

We thank you for choosing Manulife as a partner for your group retirement program.

Your Manulife team

Talk soon.
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