

Troubleshooting contribution lists

This section has been created to answer some of the questions you may have when preparing your contribution list.

I have under-contributed to the plan.

You can add the amount to your next contribution list and inform your Customer Service Representative (CSR), at 1-800-242-1704.

I have over-contributed to the plan.

For an RPP – please contact your CSR, at 1-800-242-1704.

For an RRSP – if a member wishes to withdraw the excess contribution to their RRSP, they must complete form T3012 and send it to Canada Revenue Agency (CRA) for approval. Please note that overcontributions may be subject to a penalty tax.

To find out more, you can visit the CRA website at www.cra-arc.gc.ca

Some members are included on my contribution list but are not yet enrolled into the plan.

You must pre-enrol them before submitting the list by accessing the *Pre-enrolment* section of the VIP Room for plan sponsors.

Where does the money get invested if no enrolment form has been submitted?

Contributions received for a member that has not submitted an enrolment form will be invested in your plan's default fund or mix.

It is important to note that if missing enrolment forms are not forwarded to us within 90 days following the investment of contributions, we are required to return the contributions to you for those members who have not yet submitted a form. Note that tax receipts and statements are not issued to members who did not submit an enrolment form.

When members submit their enrolment forms, please ensure that all information has been completed, and send the forms to us without delay.

What is forfeiture money?

It is a credit that is added to the employer account when members terminate employment before they are fully vested under the plan, and are not entitled to the employer contributions.

I wish to allocate my forfeiture money.

Depending on your plan provisions, forfeiture money can be used:

- To reduce your contributions to the plan in any subsequent month,
- To pay plan fees, or
- To increase benefits for members by redistributing the monies to members.

The forfeiture amounts and any investment earnings must be allocated by December 31 of the calendar year following the year in which the forfeiture was created.

If the forfeiture amounts are used to increase benefits, they must be allocated equally to members' accounts and included in the calculation of members' Pension Adjustments (PA).

I want to pay an invoice and include the amount on my contribution list.

Indicate the number and amount of the invoice on your contribution list. If you do not wish to include your invoice payment on your contribution list, you can make a separate payment to Manulife.

I want to give a bonus, severance or retirement allowance to members.

List the amount you want to pay on a separate spreadsheet from your regular contribution list, clearly identifying the type of payment being made.