Summary of regulatory filing requirements Prince Edward Island

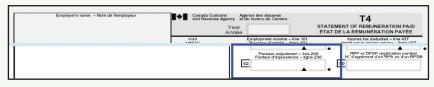
Pension legislation filing requirements - to be prescribed

Other filing requirements

Pension Adjustment reporting (PA)

PA: total of the member's pension credits under a Registered Pension Plan (RPP) or a Deferred Profit Sharing Plan (DPSP) for the year. It is used to calculate an individual's Registered Retirement Savings Plan (RRSP) deductible contribution room.

• The PA amount must be indicated in box 52 of the T4 slip, which must be provided to members by the last day of February following the calendar year to which the slip applies.



Note: Please see the T4 slips and Relevé 1 forms – RPP and DPSP page, which can be found in Your group retirement program quick reference guide.

Pension Adjustment Reversal (PAR)

PAR: figure, which serves to restore RRSP deductible contribution room a member loses when membership in a pension plan is terminated and the member is not fully vested. The PAR is the total non-vested employer contributions that were forfeited for participation in the plan since 1990.

• **T10 PAR slip and T10 summary:** you must send T10 PAR slips to affected members and a copy of the slips as well as the T10 summary to the CRA no later than 60 days after the end of the calendar quarter in which the termination occurs (no later than 31 days after the end of December for the last calendar quarter).

Canada Customs Agence des douanes PERSION ADJUSTMENT REVERSAL (PAR) and Revenue Agence des douanes FACTEUR D'ÉQUIVALENCE RECTIFIE (FER)	T10	■◆■ Canada Customs Agence des doutenes and Reveluo Agency et du revelu du Canada 0606 000000 T10 SUMMARY
See the back of this slip for information – Likez les renseignements au verso 1. Year of PAR 2. PAR amount 3. Plan registration number 4. Social insurance number 5. Amendment		SUMMARY OF PENSION ADJUSTMENT REVERSALS (PARs) Sommaire des facteurs d'équivalence rectifiés (Fer)
		Name of registend pension plan (RPP) or deforred profisioning plan (DPDP) Nom du régime de pension agréé (RPA) ou du régime de partopation différie aux bénéfores (RPDB) Plan regatization number Numéro d'agréement du régime
Année du FER Montant du FER Numéro d'agrément du régime Numéro d'assurance sociale Modification		
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Manulife is able, in many instances, to calculate the PAR and if so, it will be reported to you for inclusion in the T10 PAR reporting slip.

Note: An example of a T10 slip and T10 summary can be found in the T10 reporting guide of Your group retirement program quick reference guide. To find out more about PA and PAR Reporting, please visit the CRA website at www.cra-arc.gc.ca/E/pub/tg/t4040/ to consult their T4040 - RRSPs and other registered plans for retirement.

Important: Please bear in mind that the legislation and the regulations of the pertinent jurisdiction prevail over this summary. While every effort has been made to ensure the accuracy of the information, no warranty is expressed or implied as to the accuracy, adequacy or completeness of the information, and Manulife is not responsible for any errors and omissions, or for the results obtained from the use of such information.

For more information, please visit the following related sites:

- Joint forum of financial market regulators: www.jointforum.ca
- Canada Revenue Agency: www.cra-arc.gc.ca