

Log in to the secure VIP Room at [www.manulife.ca](http://www.manulife.ca) with your User ID and password. If this is your first time accessing the site, you'll be asked a series of security questions to help us identify you each time you log in in the future, or if you forget your User ID and password.

## Sponsor VIP Room

The sponsor VIP Room allows you to process online contributions, link to our secure recordkeeping system with personal access, pay bills online, pre-enrol members, and more.

**1** Click on the first link to submit contributions using a previously submitted list, or the second link to upload a new Excel file. As member data and dates constantly change, we recommend using the second option to ensure accuracy.

**2** Designed to help you with plan governance and administration, our reporting tool allows you to access up to 35 reports, each with a clean and simple design that gives you a clear snapshot of your plan, making it easy to understand at a glance.

**Manulife** COMPANY XYZ INC  
RS100027

Home Contributions Administration Reports Governance

**1 Contributions**

You have two options for submitting contributions to your group program (please note that transactions completed after 4:00 p.m., Eastern time, will be processed the following business day):

- Use a [previously submitted list](#)
- Provide a new [Excel spreadsheet](#)

**Administration**

- Pre-enrolment**  
Set up a member for enrolment to your group program.
- Manage members**  
 [Search](#)  
 Enter a name, Social Insurance Number or certificate number to view, update or terminate a member account.
- Invoice management**  
 You have **9 outstanding invoices**.  
 View and pay your invoices.
- Banking information**  
Create, update or delete a bank account.
- Interactive messaging**  
Use our secure mail service to exchange information.
- [More](#)

**2 Monitoring**

Total assets by plan as of September 30, 2008  
Total \$55,706,647

● NDRG	\$5,925,013
● NRIO	\$5,776,259
● RPP	\$29,057,576
● RRSP	\$9,993,087
● STRP	\$2,569,543
● Others	\$2,385,169

**Reporting Tool**

**Reports**

- [Report inbox](#)  
6 new generated reports  
View your reports
- [Report library](#)

**Monthly alerts**

Action required!  
Generate the following reports for more details.

- [Member turning age 71 within the current year](#)
- [Missing member information report](#)
- [Forfeiture report](#)

**Governance**

- [What's new?](#)
- [Plan Investment Options](#)  
View and print the latest quarterly fund reviews.
- [CAP governance](#)  
Access reference material for your Capital Accumulation Plan (CAP).
- [More](#)

Access to features is determined by the instructions your Internet authorized signing officer has provided.

## Need a User ID and password?

Call one of our Manulife representatives at 1 800 242-1704, Monday to Friday, from 8 am to 6 pm.

## Contributions

Submit records and payment for payroll deduction contributions, using secure online banking and file transfer services.

### Contributions

You have two options for submitting contributions to your group program (please note that requests submitted after 4:00 p.m. Eastern time will be processed the following business day):

- ▶ Use a [previously submitted list](#)
- ▶ Provide a new [Excel spreadsheet](#)

**Step 2- Select a previously submitted contribution file, rename it and save it as an Excel (.xls) file:**

Contribution date	Contribution month	Total
2014-09-08	August	\$300.00
2014-10-10	July	\$300.00
2014-02-06	December	\$300.00
2013-02-06	December	\$1,170.00

## Administration

### Pre-enrolment and member management

Provide preliminary data for eligible employees, update member records and terminate accounts of those leaving the program.

**Pre-enrolment**

Step 1: ▼  
Enter member information

Set up a member for enrolment

Personal information

\* Last name  \* First name  Initial

\* Date of birth (yyyy/mm/dd)  \* SIN  \* Certificate number

\* Sex  Female  Male \* Language  English  French \* Marital status

Employment date (yyyy/mm/dd)  \* Jurisdiction  Federal  Provincial \* Province of employment

\* Home address  \* City  \* Postal / ZIP code

\* Province / state  \* Email

\* Country

Phone number (home)  Phone number (work)

Plan information

\* Subgroup

\* Enrolment Group  Available plans: NOREG RPP DPSP RRSP

## Invoice management

Search outstanding or all invoices, then view and pay invoices online.

Click on an invoice number to view an electronic version of the invoice.

**Search**

From (yyyy/mm/dd)  To (yyyy/mm/dd)  Invoice status  Outstanding  All

\* The earliest date for the search criteria is 2003/01/01.

**Invoices**

Results (Page 1 of 1)

Invoice no.	Subgroup no.	Issue date	Invoice amount	Adjustment amount	Payment received	Amount due	Payment amount
2586	1	2008-10-03	\$37.50	\$0.00	\$5.00	\$32.50	
2585	1	2008-10-02	\$37.50	\$0.00	\$0.00	\$37.50	
2584	1	2008-10-01	\$37.50	\$0.00	\$0.00	\$37.50	
2583	1	2008-09-30	\$37.50	\$0.00	\$0.00	\$37.50	
2582	1	2008-09-27	\$37.50	\$0.00	\$0.00	\$37.50	
2577	1	2008-09-26	\$37.50	\$0.00	\$0.00	\$37.50	
2576	1	2008-09-25	\$37.50	\$0.00	\$0.00	\$37.50	
2575	1	2008-09-24	\$37.50	\$0.00	\$0.00	\$37.50	
2574	1	2008-09-23	\$25.00	\$0.00	\$6.00	\$19.00	
<b>Total:</b>							

## Banking information

Create, update or delete the bank account(s) associated with the program.

**Banking information**

You have two options to manage your bank accounts:

- Add a new account
- Update or delete an existing account

Display account at:  Client Level  Subgroup level NON-REG

Institution	Transit / Branch	Account	Description	Delete account
809 - FEDERATION DES CAISSES DE MONTREAL	15210	100020606974	<input type="text"/>	<input checked="" type="checkbox"/>
2 - BANK OF NOVA SCOTIA	21550	9875463	TEST 3	<input checked="" type="checkbox"/>
2 - BANK OF NOVA SCOTIA	21550	123456	TEST 4	<input checked="" type="checkbox"/>
3 - ROYAL BANK OF CANADA	1	56879	Pas de doublon	<input checked="" type="checkbox"/>
10 - CIBC	90001	1234788	TEST 1	<input checked="" type="checkbox"/>

## Access authorization

Manage administrator access to features of the sponsor VIP Room.

**Access authorization**

**Request for access**

It's important to note that access to member's personal information should be limited to persons for whom the information is necessary to perform their duties. In certain circumstances, such information may be nice to have, but this is not sufficient reason to allow access to it. Before you grant access to other users, you must determine whether they would still be able to perform their duties should they not have access to this site. If this is the case, we strongly recommend you do not grant them access. It is also your responsibility to promptly advise us of any modification or removal of accesses.

\* Please indicate the type of request:  
 New user  Modification to current access  Removal of access

Update plan sponsor contact information and add/update access for other users using the form below.

**Plan sponsor** **Modify another user**

**Identification**

<b>Last name</b> ADMINISTRATOR A	<b>First name</b> TEST
<b>Language</b> <input type="radio"/> English <input checked="" type="radio"/> French	<b>City</b> MONTREAL
<b>Address</b> 1245 SHERBROOKE	<b>Postal / ZIP code</b> H3G 1G3
<b>Province/state</b> Quebec	<b>Email</b> JANET_GONZALEZ@MANULIFE.COM
<b>Country</b> CANADA	<b>Fax number</b> ( ) -
<b>Phone number</b> ( ) -	

**Submit**

## Other features

- ▶ Allocation of forfeited amounts – provide allocation instructions for amounts forfeited under a specific plan
- ▶ Equity-based compensation plans – view reports, member account balances and transactional history
- ▶ Interactive messaging – use our secure mail service to exchange information
- ▶ Forms and reference guides – order or print forms and view *Your group retirement program – quick reference guide*

## Governance

- ▶ Plan investment options – view and print the latest quarterly fund reviews
- ▶ CAP governance – access reference material for the Capital Accumulation Plan (CAP)
- ▶ Legislation & investments – obtain pension legislation news, including our *Legislation matters* newsletter, and information on the Quality & Choice Investment Program

## Reporting tool<sup>1</sup>

### Reports

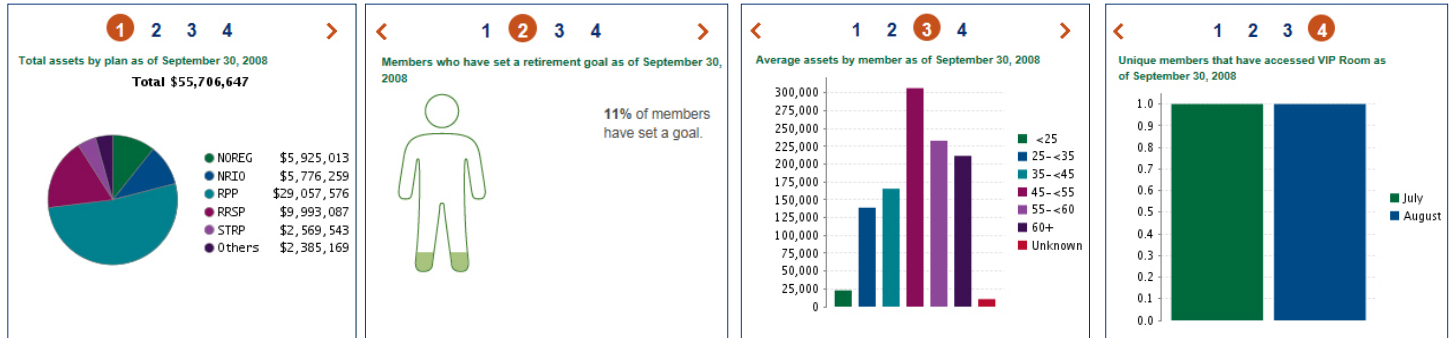
- ▶ Allows easy access to the library of reports and the report inbox
- ▶ You see the number of new (unread) reports waiting to be viewed in your inbox
- ▶ You receive an email notification once a report is generated

<sup>1</sup> For more detailed information on the reporting tool, take a look at this [flyer](#).

### Reports

- ▶ **Report inbox**  
6 new generated reports  
View your reports
- ▶ **Report library**

### Monitoring



- ▶ Plan governance information at a glance
- ▶ Shortcuts to accessing detailed information on these topics by generating the associated report

### Monthly alerts

- ▶ Shortcut to access the associated report, which will provide detailed information on that topic
- ▶ Notifies you to take action on these topics
- ▶ Alerts only appear if an action needs to be taken (e.g., members turning 71 in the current year have assets in the plan, or forfeiture balance is available and needs to be used)

### Monthly alerts

**Action required!**

Generate the following reports for more details.

- ▶ **Member turning age 71 within the current year**
- ▶ **Missing member information report**
- ▶ **Forfeiture report**

## Member VIP Room

The site gives members access to tools, services and information they need to take ownership of their financial future. Their current balance, asset breakdown, latest transactions, investment instructions and fund performance are all just a mouse-click away.

- 1 Going green is easy!  
Members can eliminate paper files and get eStatements instead by changing their statement delivery settings; we'll even archive them for them for three years.  
Members can also request customized eStatements on demand.
- 2 The Retirement Calculator provides members with practical suggestions based on their current group assets and personal retirement goals.
- 3 The Enrolment Centre makes it easy for members to enrol in other plans within their group program.

The screenshot shows the Manulife Member VIP Room homepage. At the top right, the member's name and address are displayed: ABC COMPANY, JULIE A. MARTIN, 388 ALBERT, TORONTO, ONTARIO, CANADA, H3G 1G3. The navigation bar includes links for Home, Plan your financial future, View your holdings, Manage your plans, Consult investments, and Education Centre. The main content area is divided into several sections:

- Financial Wellness Assessment:** A section with a green header and a circular icon containing various financial symbols.
- Your assets - at a glance:** A section showing current balances for RPP (\$38,315.25) and STRP (\$14,818.97), with a total of \$53,134.22. It also includes an asset breakdown showing 53.56% in Guaranteed and 46.44% in Fixed income.
- View your holdings:** A section with a green header and a sub-header "Is your information up-to-date?". It lists statements for April 1, 2008 to June 30, 2008, and customized eStatements for RRRSP Contributions & Tax receipts for the current year 2008.
- Get your eStatement:** A section with a green header and a sub-header "Plan your financial future". It includes a "Determine your Investor profile" section with a bar chart comparing "Your goal: 35,000.00" and "Your projection: 30,813.72".
- Management and Information:** Sections for "Investment instructions", "Online contribution", "Asset rebalancing", "Contribution rate", and "Helpful information".
- Your Enrolment Centre:** A section with a green header and a sub-header "Eligible plans". It shows the status of various plans: NOREG (In Progress), RPP (Enrolled), and STRP (Enrolled).

Numbered callouts are present: '1' points to the 'Get your eStatement' button, '2' points to the 'Determine your Investor profile' chart, and '3' points to the 'Your Enrolment Centre' section.

The site allows members to personalize their homepage. They can view, minimize or "drag and drop" the various sections to suit their needs.

## Other features

### Plan your financial future

#### The essentials

- ▶ Your group program – information on its advantages, members' rights and responsibilities, and an explanation of IMFs and other fees
- ▶ Investing – the three keys to retirement savings success, and explanations of asset classes and risk/return
- ▶ Planning – guidance for life, financial and retirement planning
- ▶ Life events – helpful information about preparing for changes – expected and unexpected
- ▶ Budget management – guidance for budgeting and debt management

#### Planning tools

- ▶ Investor profile – questionnaire for members to determine their level of risk tolerance
- ▶ Retirement Calculator – enables members to put a dollar figure to their retirement goals
- ▶ Retirement Income Illustrator – generates comprehensive illustrations of retirement income, based on accumulated assets
- ▶ For members leaving their employer or retiring: **Advantage Program** is a group savings and retirement solution that allows these members to keep most of the options and services they currently have.

### View your holdings

- ▶ Plan summary – plan assets, at an account or investment level
- ▶ Transaction history – plan activity details
- ▶ RRSP contributions – current and previous year's deposits, including tax receipts
- ▶ Tax slips – current and last year's tax slips
- ▶ Schedule of maturities – guaranteed term investments by maturity date
- ▶ Statement history – any statement from the past three years can be viewed, printed and saved
- ▶ Customized eStatements – possibility to request an eStatement package or build your own
- ▶ Statement delivery settings – how to receive the statement

The screenshot shows the Manulife website interface for the 'Plan your financial future' section. The header includes the Manulife logo and contact information for Julie A. Martin. The navigation bar lists: Home, Plan your financial future, View your holdings, Manage your plans, Consult investments, and Education Centre. The main content area is divided into several sections:

- The essentials:** Includes links for 'Your group program', 'Investing', 'Planning', 'Life events', and 'Budget management'.
- Planning tools:** Includes 'Determine your Investor profile', 'Use our Retirement Calculator (with group program assets)', 'Retirement Calculator', and 'Retirement Income Illustrator'.
- Helpful information:** Includes 'Access forms, publications and other interesting sites'.
- The Standard Life Advantage Program:** Includes 'Approaching retirement?' and 'Leaving your employer?'.
- Plan, so you can get on with life...:** Includes 'The top 10 reasons why people put off saving for retirement. Anything sound familiar?'.

The screenshot shows the Manulife website interface for the 'View your holdings' section. The header includes the Manulife logo and contact information for Julie A. Martin. The navigation bar lists: Home, Plan your financial future, View your holdings, Manage your plans, Consult investments, and Education Centre. The main content area is divided into several sections:

- On track with your savings plans?:** Includes 'Plan summary', 'Transaction history', 'RRSP contributions', 'Schedule of maturities', 'Statements', 'Customized eStatements', and 'Statement delivery settings'.
- Your investor profile:** Includes a pie chart and a 'Reevaluate it as your life changes' button.



## Manage your plans

- ▶ Investment instructions – for the investment of new deposits and rebalancing of current holdings
- ▶ Reinvestment instructions – for the reinvestment of guaranteed deposits
- ▶ Asset rebalancing – realignment of assets based on investment instructions
- ▶ Interfund transfer – transfer of assets from and to specific funds
- ▶ Online contribution – lump-sum deposits to RRSP and non-registered plans
- ▶ Contribution rate – changes to payroll deduction amounts
- ▶ Online withdrawal – withdrawals from stock plans
- ▶ Equity-based compensation plans – details and administration of the plans
- ▶ Personal data – to stay in touch
- ▶ Beneficiaries – designating beneficiaries

## Consult investments

- ▶ Rates and closing values – latest interest rates and unit values for the program's investment options
- ▶ Historical values:
  - Download – gross or net closing values over a given period
  - Chart – graphical comparison of fund performance
  - Fund performance and fees – gross or net rates of return and Investment Management Fees (IMFs) at month end
- ▶ Other investment-related information – details about investing and investments
- ▶ Personalized rate of return – performance of members' investments over a fixed or variable period
- ▶ Portfolio risk management – risk level of members' investments

## Education Centre

Members learn how to plan their retirement at their own pace with video clips, interactive tools and calculators that are tailored to their life stage and investment knowledge.

www.manulife.ca



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