How to complete your enrolment form

In order to join the group plan, you have to complete the attached enrolment form. You will find below some information that will guide you through.

1. This section is reserved for your plan administrator. Please refer to your Human Resources Departement.
2. To ensure benefits are paid accordingly, you must designate a beneficiary.
3. If the beneficiary is a minor, a trustee must be appointed.
4. You must sign the enrolment form

Manulife

PLAN NAME
Enrolment Form

Group Savings
&
Retirement

PO BOX 11464 STN CENTRE VILLE
MONTRÉAL QC H3C 5M3
Telephone: 1-800-242-1704

Fax: 1-866-499-4480

Please note:
The Manufacturers Life Insurance Company requires the completed original enrolment forms at all times to promptly invest funds.

To transfer funds tax-free to this plan call 1-800-242-1704

Shaded areas to be completed by the plan sponsor (your employer) prior to submitting the enrolment form to us.

By signing

I apply to participate in the (plan name) of my employer and in any other plan to which my rights and benefits may be transferred (successor plan). I agree to be bound by the terms of the plan, a successor plan and any administrative rules established by the plan sponsor.

I authorize the following:

- the deduction of the appropriate contribution from my pay, if applicable;
- Manulife to file an election to register my certificate under the *Income Tax Act* (Canada) and any other Provincial Income Tax Act, if applicable; and
- the plan sponsor, my employer, Manulife, its affiliates and outsourcing partners, any successor issuer, third party administrators, my financial institution(s) and any authorized market intermediary involved in the sale or administration of the plan or successor plan or any other plan to which my rights and benefits may be transferred, to exchange my personal information (including banking information) when required as a result of their involvement.

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

1 **Client No.:** **Client Name:**

Plan Sponsor Authorization (your employer)

Date of employment (yyyy/mm/dd) | **Date joined plan** (yyyy/mm/dd) | **Certificate no.:**

Sub-group name | **Sub-group number** | **Class**

Signature X | **(print)** | **Date (yyyy/mm/dd)**

Step 1 – Employee Information

Last name | First name | Middle initial

Date of birth (yyyy/mm/dd) | Marital status | Social insurance number (required by law for income-reporting purposes)

E-mail address

Home address | City

Province | Postal code | (Work) Area code & phone number – | (Home) Area code & phone number –

Sex ☐ Male ☐ Female Language ☐ English ☐ French

2 **Step 2 – Beneficiary Information**

In the event of my death, I designate the following person(s) to be the beneficiary(ies) of any amount due under my plan on or after my death in accordance with the terms of the plan in which I have an interest:

☐ my estate
OR ☐ the following beneficiary(ies)

Last name	First name	Date of birth	Relationship	Entitlement (%)

Must total 100%

If your designated beneficiary dies before you, we will pay the benefits from your plan to any surviving beneficiary or, if none, or if no designation is made, to your estate. Any beneficiary designation is revocable.

Complete if beneficiary is your spouse (for Quebec applicants)

In Quebec, the designation of your legally married spouse or civil union spouse as beneficiary is irrevocable, unless otherwise specified as provided for below. If you name your spouse, a revocable designation will facilitate any future request for a change of beneficiary. An irrevocable designation cannot be changed unless the beneficiary signs a waiver of rights.

My beneficiary designation is **REVOCABLE.** **OR** My beneficiary designation is **IRREVOCABLE.**

Employee signature | Employee signature

3 **Appointment of trustee (for provinces other than Quebec)**

In the event my beneficiary is a minor at the time the death benefit is payable, I appoint the following person as trustee to receive such funds on behalf of the beneficiary, to hold these funds until my beneficiary attains the majority age and to give a valid discharge to Manulife for such payment:

First name ______ Last name ______
Address ______
Phone number ( ) – ( ) –
(Work) Area code & phone number | (Home) Area code & phone number

Step 3 – Payroll Deduction Request

Please deduct $ ______ or ______ % from each pay, to be invested in this plan.

4 **Step 4 – Signature**

Employee signature (mandatory) X | **(print)** | **Date (yyyy/mm/dd)**

5 If the investment instructions are incomplete, contributions to this account will be invested in your plan's default fund. Only one option can be selected:

6 **Option 1:** To determine your investment profile, you may complete the Investor Profile Questionnaire in the VIP Room.

Lifecycle Movement and Systematic Asset Rebalancing apply to the mix, unless you choose to opt out by checking the box(es).

7 **Option 2**: For more information on investment funds, you may speak to one of our salaried financial representatives, at 1 800 242-1704.

If you pick your own mix, you may also choose to have Manulife periodically realign your assets by checking the box: I want to apply Systematic Asset Rebalancing to realign my assets under this Option.

8 Definitions:

What is Lifecycle Movement ? Lifecycle Movement adjusts your Avenue Portfolio over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick an Avenue Portfolio, and you can deactivate it at any time by using the check box below the Avenue Portfolios.

What is Systematic Asset Rebalancing (SAR)? SAR is a feature that will, on a regular basis, systematically oversee your assets and ensure that they are in line with the strategic allocation. When assets fluctuate over or under the set limit, they will be re-aligned to match your investment instructions based on the SAR option selected.

5

Step 5 – Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, or call Manulife at 1-800-242-1704 to discuss your investment strategy.
Please make your investment mix selection from either **OPTION 1 or OPTION 2**, as desired. **Please select only one option.**

The following investment mixes vary based on different investor profiles. Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits until alternate investment instructions are provided.

6

Option 1: Avenue portfolios™:

Target age

Your target age is the age at which you wish to retire or convert these savings into income. It is important to provide your desired target age if you wish to select an Avenue portfolio and use the Lifecycle Movement service. **If you do not provide a target age, we will assume that your investment period will end at age 65. If, however, you wish to record a different target age, please enter it here____________.**

If you select an Avenue portfolio that is not consistent with your target age and your investment period, we will deactivate Lifecycle Movement.

Investment period	Conservative	Moderate	Aggressive
More than 25 years	☐ 24% Canadian Equity 13% International Equity 13% Us Equity 50% Fixes Income	☐ 31% Canadian Equity 17% International Equity 17% Us Equity 35% Fixes Income	☐ 40% Canadian Equity 20% International Equity 20% Us Equity 20% Fixes Income
Between 20 and 25 years	☐ 22% Canadian Equity 12% International Equity 12% Us Equity 54% Fixes Income	☐ 30% Canadian Equity 15% International Equity 15% Us Equity 40% Fixes Income	☐ 36% Canadian Equity 19% International Equity 19% Us Equity 26% Fixes Income
Between 15 and 20 years	☐ 20% Canadian Equity 11% International Equity 11% Us Equity 58% Fixes Income	☐ 27% Canadian Equity 14% International Equity 14% Us Equity 45% Fixes Income	☐ 34% Canadian Equity 17% International Equity 17% Us Equity 32% Fixes Income
Between 10 and 15 years	☐ 18% Canadian Equity 10% International Equity 10% Us Equity 62% Fixes Income	☐ 24% Canadian Equity 13% International Equity 13% Us Equity 50% Fixes Income	☐ 30% Canadian Equity 16% International Equity 16% Us Equity 38% Fixes Income
Between 5 and 10 years	☐ 16% Canadian Equity 9% International Equity 9% Us Equity 50% Fixes Income	☐ 21% Canadian Equity 12% International Equity 12% Us Equity 55% Fixes Income	☐ 28% Canadian Equity 14% International Equity 14% Us Equity 44% Fixes Income
Less than 5 years	☐ 14% Canadian Equity 8% International Equity 8% Us Equity 70% Fixes Income	☐ 20% Canadian Equity 10% International Equity 10% Us Equity 60% Fixes Income	☐ 24% Canadian Equity 13% International Equity 13% Us Equity 50% Fixes Income

☐ **I do not want to use Lifecycle Movement to adjust my Avenue portfolio (for current holdings and future deposits) as my investment period shortens.**

☐ **I do not want Manulife to apply Systematic Asset Rebalancing (SAR) to realign my assets under this Option.**

7

Option 2: À la carte

Code	Fund Name	Fund Manager
Guaranteed Funds		
DIA	Daily interest accumulator	SL of Canada
CIA1	One year compound interest accumulator	SL of Canada
CIA2	Two year compound interest accumulator	SL of Canada
CIA3	Three year compound interest accumulator	SL of Canada
CIA4	Four year compound interest accumulator	SL of Canada
CIA5	Five year compound interest accumulator	SL of Canada
Fixed Income Funds		
FIMA	Demo Fixed Income	Manager A
FIMB	Demo Fixed Income	Manager B
FIMC	Demo Fixed Income	Manager C
Balanced/Diversified Funds		
BALA	Demo Balanced	Manager A
BALB	Demo Balanced	Manager B
BALC	Demo Balanced	Manager C

Code	Fund Name	Fund Manager
Equity Funds		
CEMA	Demo Canadian Equity	Manager A
CEMB	Demo Canadian Equity	Manager B
CEMC	Demo Canadian Equity	Manager C
USEMA	Demo US Equity	Manager A
USEMB	Demo US Equity	Manager B
USEMC	Demo US Equity	Manager C
IEMA	Demo International Equity	Manager A
IEMB	Demo International Equity	Manager B
IEMC	Demo International Equity	Manager C
GEMA	Demo Global Equity	Manager A
GEMB	Demo Global Equity	Manager B
GEMC	Demo Global Equity	Manager C

Investment mix for future deposits

Code	Fund name	
		%
		%
		%
		%
		%

Must total 100%

☐ I want to apply Systematic Asset Rebalancing to realign my assets under this Option.

Definition:

8

Lifecycle Movement

Lifecycle Movement adjusts your Avenue portfolio over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick an Avenue portfolio, and you can deactivate it at any time by using the check box below the Avenue portfolios.

Systematic Asset Rebalancing (SAR)

1) SAR will align all your market-related funds according to your investment instructions, subject to the following note (#2) pertaining to limited liquidity funds. SAR should not be elected if a different mix is applicable to a transfer or lump sum deposit, as the allocation of different investment instructions to a transfer or lump sum will be overridden at the time of rebalancing.
2) SAR will only be performed on your guaranteed term or limited liquidity funds if the percentage held in these assets falls below the percentage specified in your investment instructions. In short, guaranteed term and limited liquidity funds will be purchased to realign your mix but they will not be sold.

4

Step 6 – Signature

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

Employee signature (mandatory) **(print)** **Date (yyyy/mm/dd)**

X

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Important Notes

A. If your investment instructions are incomplete, contributions will be invested in the default fund selected by your Plan sponsor.
B. Please note we (Manulife) neither suggest nor recommend any investment approach or fund in particular, whether it is an Avenue portfolio or a personal investment selection, whether or not it includes the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services. Market-related funds are not guaranteed and the value of a member's units will vary according to market conditions and the success of the funds' manager. We are not responsible for the returns of the selected investments. Furthermore, the selection of an Avenue portfolio, with or without the Lifecycle Movement and/or Systematic Asset Rebalancing (SAR) services, is no promise or guarantee, explicit or implied, that selected investments will generate a satisfactory retirement income.
C. Compound Interest Accumulator Funds will automatically reinvest upon maturity for the same term originally requested unless Manulife is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.
D. If you plan to retire in the near future, we suggest that you consult your financial advisor.

You'll find information about these investment funds in the VIP Room at manulife.ca.

Once you've enrolled in your group program, you can plan ahead by logging on to our password-protected VIP Room

Your current balance, asset breakdown, recent transactions, investment instructions and fund performance are all just a mouse click away.

The VIP Room lets you view your holdings, manage your plans, consult your investments. You can also plan your financial future by filling up your investor profile to determine your risk tolerance

If you require a username and password to access your account, don't hesitate to call Manulife at 1 800 242-1704