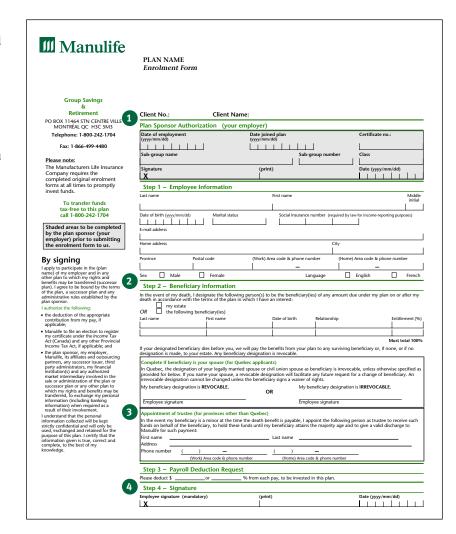
## How to complete your enrolment form

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.
- If the beneficiary is a minor, a trustee must be appointed.
- 4 You must sign the enrolment form



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:

5

Step 5 - Investment Instructions

**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).

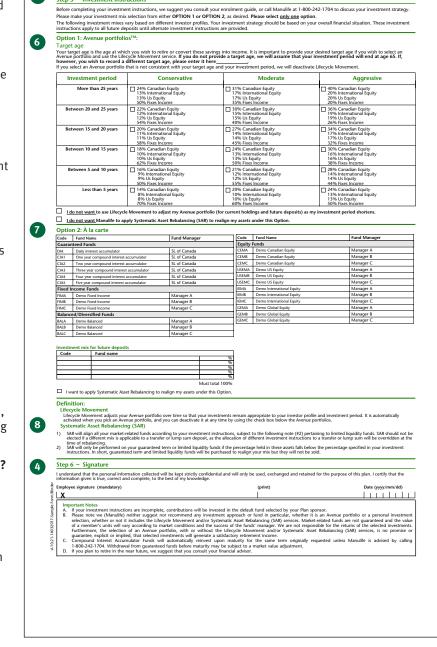
Option 2: For more information on investment funds, you may speak to one of our salaried financial representatives, at 1 800 242-1704.

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.



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