Your Canon Canada Inc. (CCI) Group Benefits Program

The benefits start here.®
About Manulife

Established in 1887
Canada’s largest insurance company
Strong financial ratings
Operations in more than 20 countries
Recent acquisition of Standard Life

Group Benefits
serves 20,745 clients
97% client retention rate

Group Retirement
serves 5,115 clients
99.0% client retention rate

Volunteerism
Donated $25,000,000 to over 1,000 non-profit organizations
88,751 volunteer hours

1 in 5 Canadian employers

Every week 250,000 Canadians connect with Manulife
# Agenda

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</tr>
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</tr>
</tbody>
</table>
Your Benefits Program
How the Plan Works

Balance of Flex Dollars can be allocated to:

- Health Care Spending Account (HCSA)
- Group RRSP (taxable)
- Group Spousal RRSP (taxable)

If your choices exceed your Flex Dollars the difference will be a Payroll deduction.

Extra flex dollars can be used for spousal RRSP

* Refer to handout “Benefits-at-a-Glance” and “Benefits Rates Summary”
Enrolment Period

<table>
<thead>
<tr>
<th>Enrolment Period</th>
<th>Benefit Effective</th>
</tr>
</thead>
<tbody>
<tr>
<td>You will have 31 days to enroll after completing 3 months of employment</td>
<td>3 months after your hire date</td>
</tr>
<tr>
<td>Re-enrolment = Fall 2017</td>
<td>January 1, 2018 - December 31, 2019</td>
</tr>
</tbody>
</table>

- You will receive $1900 flex credits towards your benefits each year (amount will be pro-rated depending on your benefit effective date).
- Life event changes can be made at any time, within 31 days of the event
- Consideration may be granted on an individual basis, speak to your HRBP
# Plan Coverage

## Your benefits at a glance - Life Style Flex Plan

Coverage requires a continuous 20 hours per week for all benefits. "Dependent" are defined in these notes only.

### Basic Life Insurance
- **Option 1:** 3 times annual earnings up to $1,000,000
- **Option 2:** 2 times annual earnings up to $1,000,000

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage</td>
<td>3 times annual earnings up to $1,000,000</td>
<td>2 times annual earnings up to $1,000,000</td>
</tr>
<tr>
<td>Reduction</td>
<td>Benefit reduced by 50% at attainment of age 65</td>
<td>Benefit reduced by 50% at attainment of age 65</td>
</tr>
</tbody>
</table>

**Maximum Benefit:** $1,000,000

### Employee Optional Life Insurance
- Coverage: Units of $10,000 up to $50,000 (optional)

### Spouse/Optional Life Insurance
- Coverage: Units of $10,000 up to $50,000 (optional)

### Child Optional Life Insurance
- Coverage: CHF $50,000

### Optional AD&D
- **Employee Only:** Spouse & Dependent Children: 50% of employee amount, each child 10% of employee amount
- **Employee & Dependents:** Spouse or Spouse: 30% of employee amount, each child 10% of employee amount
- **Dependent Children:** Each child 5% of employee amount

### Short Term Disability
- Benefit: 66.67% of monthly earnings* (minimum benefit $30 per benefit period)
- Maximum Benefit Period: 26 weeks
- Coverage: 5 days for accidental, onset of disability
- Maximum Benefit Period: 26 weeks
- Taxability: Taxable

### Long Term Disability
- **Option 1:** 60% of monthly earnings* + 40% of monthly earnings* with COLA
- **Option 2:** 60% of monthly earnings* + 40% of monthly earnings* with COLA
- **Option 3:** 60% of monthly earnings* + 40% of monthly earnings* with COLA

### Plan Coverage

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Basic Life Insurance</th>
<th>Employee Optional Life Insurance</th>
<th>Spouse/Optional Life Insurance</th>
<th>Child Optional Life Insurance</th>
<th>Optional AD&amp;D</th>
<th>Short Term Disability</th>
<th>Long Term Disability</th>
<th>Total Plan Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Covered</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Maximum Benefit</strong></td>
<td>$1,000,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
<td>CHF $50,000</td>
</tr>
<tr>
<td><strong>Taxable</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Extended Health Care Benefits & Dental Care Benefits

<table>
<thead>
<tr>
<th>Module</th>
<th>Module 1</th>
<th>Module 2</th>
<th>Module 3</th>
<th>Module 4</th>
<th>Module 5</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Locked Period</strong></td>
<td>1 year</td>
<td>1 year</td>
<td>1 year</td>
<td>2 years</td>
<td>2 years</td>
</tr>
<tr>
<td><strong>Out-of-Pocket</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Co-pay</strong></td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td><strong>Max Annual</strong></td>
<td>$2,500 per calendar year</td>
<td>$2,500 per calendar year</td>
<td>$2,500 per calendar year</td>
<td>$2,500 per calendar year</td>
<td>$2,500 per calendar year</td>
</tr>
</tbody>
</table>

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*In this chart there is a discrepancy between this document and the formal plan or policy documents, the formal plan or policy documents shall take precedence.*
Your Benefits Card

- Card package will be sent out to your home with Manulife information sheet
- Begin using your new card as of your effective date
- Your new All in One card can be used at:
  - pharmacies
  - dental offices
  - paramedical offices
  - out of country emergencies
- Additional cards can be printed from Manulife website

Provide plan contract number on your card to your health care providers
Keeping Your Plan Healthy

- The cost of providing benefits continues to rise each year
- Manulife applies Reasonable and Customary limits to amounts reimbursed
- Drug programs help to protect the plan by managing the escalating cost of drugs
- Help control costs by being a more informed consumer
  - Protect your plan and certificate IDs
  - Accept services and products that you need
  - Read your Explanation of Benefits statement
  - Ask how much is being billed to your benefit plan
  - Use licensed health care practitioners
  - Watch out for providers requesting a list of your covered benefits and the plan maximums
Drug Programs

Retail

Specialty Drugs

Best-in-class case management

Improved health outcomes

National distribution and member choice

Preferred pricing

Voluntary for most specialty drugs

Patient-focused care
Benefits Enrolment
Important Numbers

- You will require your policy and Member ID to complete your online re-enrolment

<table>
<thead>
<tr>
<th>Policy Number</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>101007</td>
<td>Health and Dental</td>
</tr>
<tr>
<td>101008</td>
<td>Optional Life</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payroll ID</th>
<th>Manulife Member ID</th>
<th>Certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>T01222</td>
<td>replace T with 100</td>
<td>10001222</td>
</tr>
<tr>
<td>U01222</td>
<td>replace U with 200</td>
<td>20001222</td>
</tr>
</tbody>
</table>

- Your Member ID will be based on your Payroll ID
Access Your Account Online

- Manulife will email your invitation to register for the Plan Member site to your work email address, with link to registration
- Once registered, you’ll receive an email with an activation key
- 3 simple steps to activate
  - Enter site registration information
  - Enter your activation key
  - Your account is active

Beneficiary Designation form must be completed
Online Enrolment

- Your online enrolment window will be communicated to you by e-mail
- Your plan effective date will determine when you receive the invitation to enrol

For example

<table>
<thead>
<tr>
<th>Benefits Effective Date</th>
<th>Up to</th>
<th>When to expect invitation to enrol</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 1, 2016</td>
<td>May 22, 2016</td>
<td>Package will be emailed between April 22-April 27</td>
</tr>
<tr>
<td>May 22, 2016</td>
<td>May 31, 2016</td>
<td>Package will be emailed between May 1-May 7</td>
</tr>
</tbody>
</table>
Online Enrolment

- Log in and complete your enrolment
- Verify all information is accurate – updates are to be made through Canon HR Self Serve
- Review the Benefits at a Glance which are posted to the plan member site to determine which level of coverage suits your needs
- Visit the site make your selections before the window closes
- Benefit choices will be locked in until next enrolment
- Life event changes can be made within 31 days of the event
Enrolment Steps

Click enrol and follow these easy steps:

- Confirm personal information and add your dependants
- Choose your health/dental plan option (must be the same) and coverage level from drop down boxes
- Select your additional optional coverages
- Enter Coordination of Benefits information
- Confirm selections and submit
- Print any necessary forms, complete and submit to Manulife (i.e. beneficiary and evidence of insurability forms)
- Enrolment complete - print or save your Coverage Statement

Manulife will follow up regarding missing forms
# If You Don’t Enrol

<table>
<thead>
<tr>
<th>Benefit</th>
<th>New Hire Default</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Module 3 – Single</td>
</tr>
<tr>
<td>Dental</td>
<td>Module 3 – Single</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Option 1</td>
</tr>
<tr>
<td>Basic Accidental Death &amp; Dismemberment (AD&amp;D)</td>
<td>1x salary</td>
</tr>
<tr>
<td>Optional AD&amp;D</td>
<td>No coverage</td>
</tr>
<tr>
<td>Employee, Spousal, Child Optional Life</td>
<td>No coverage</td>
</tr>
<tr>
<td>STD</td>
<td>Covered</td>
</tr>
<tr>
<td>LTD – Non taxable</td>
<td>Option 2</td>
</tr>
<tr>
<td>Health Care Spending Account</td>
<td>All excess flex credits</td>
</tr>
</tbody>
</table>
Making Coverage Changes

- Changes to your coverage due to life event must be made online within 31 days
- Make other changes at any time
  - Add or remove additional dependents – must be done within 31 days if changing status (single/couple/family)
  - Change your beneficiary
  - Apply for changes to your optional coverage amounts
- Update student status prior to September 1 each year
Plan Member Website

Top menu

Message centre
- Introducing your new Plan Member Secure Site. Please take time to explore and enjoy!

Quick Links
- Group retirement plan
- Online claims
- Claim forms
- Health eLinks
- Benefits booklet
- Search my claims
- My drug plan

Learning Centre

Learning centre
- Check out YOUR new site!
- Protect yourself
- We’d like to know...
- Looking for more?

Your most recent claims

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Service date</th>
<th>Status</th>
<th>Amount Submitted</th>
<th>Benefit paid total</th>
<th>Benefit paid total</th>
<th>Statement date</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>01 Oct 2011</td>
<td>Paid to member Direct Deposit</td>
<td>$100.00</td>
<td>$0.00</td>
<td>$60.00</td>
<td>05 Jan 2012</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>01 Oct 2011</td>
<td>Paid to member Direct Deposit</td>
<td>$300.00</td>
<td>$119.29</td>
<td>$119.29</td>
<td>05 Jan 2012</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>01 Oct 2011</td>
<td>Paid to member Direct Deposit</td>
<td>$100.00</td>
<td>$0.00</td>
<td>$80.00</td>
<td>05 Jan 2012</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>01 Oct 2011</td>
<td>Paid to member Direct Deposit</td>
<td>$100.00</td>
<td>$100.00</td>
<td>$100.00</td>
<td>03 Jan 2012</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>01 Oct 2011</td>
<td>Paid to member Direct Deposit</td>
<td>$100.00</td>
<td>$100.00</td>
<td>$100.00</td>
<td>29 Dc 2011</td>
<td></td>
</tr>
</tbody>
</table>

To view more claims, please use search my claims.
Health eLinks

- Health Risk Assessment
  - Information confidential
  - Save and resume
- Library and Articles
  - Medical conditions
  - Medical treatments
- Community resources and support
Mobile App

- Searchable claims history
- Online claim submission
- Message Centre
- My drug plan
Plan members can look up and validate drug coverage

Confirms if drug is eligible and/or requires prior authorization

Helpful links to related functionality such as drug libraries
Claim Submission Options

Paper Submission (Fast)
All types of claims

Online / Mobile Submission (Faster)
Paramedical, Vision, Dental

Provider Electronic Submission (Fastest)
Pharmacy, Dental, Paramedical, Vision

Please keep receipts for at least one year – all claims are subject to random audits at point of submission or within the 12 months.
Coordination of Benefits (COB)

Did you know that if you have health or dental coverage under another plan, then you can get up to 100% of an expense reimbursed by submitting the unpaid part of a claim to another plan for payment?

For your claims:

Step 1: Send the claim to your Manulife health/dental plan. This is your primary plan.

Step 2: After you receive your cheque and/or explanation of benefits, then submit a claim to the other plan including your receipt and claim statement to cover any amount that wasn’t paid. This is your secondary plan.

For your spouse’s claims:

Submit to their plan first and Manulife second. If their plan is also with Manulife, we will automatically coordinate between the two plans.

For child dependants’ claims:

Whose birthday is earliest in the year between you and your spouse? That is the plan that must be submitted to first.

** For unique situations, please contact Manulife Customer Service at 1-855-300-7933 **
Important Reminders

- All claims are to be submitted to Manulife
- Update your pharmacy, dental office and paramedical providers
- Register for the site upon receiving your email
- Enrol in the benefits program which best suits your needs
- Confirm all eligibility information is correct. If changes are required please update through HR Self Service
- Beneficiary designation form must be completed
- Update your banking information online
- All required forms must be mailed to Manulife
- FAQ are posted to Canon portal manulife.ca/Canon
Saving Effectively for Retirement
Starting Early Pays More

- Starting 10 years earlier gives Yan $80,246 more than Chris

<table>
<thead>
<tr>
<th>Yan</th>
<th>Chris</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>Starts contributing at age</td>
<td>Annual contribution</td>
</tr>
<tr>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Annual contribution</td>
<td>Number of years contributing</td>
</tr>
<tr>
<td>40</td>
<td>30</td>
</tr>
<tr>
<td>Number of years contributing</td>
<td>Total contributions</td>
</tr>
<tr>
<td>40,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Total contributions</td>
<td>Total accumulated value at age</td>
</tr>
<tr>
<td>$164,048</td>
<td>$83,802</td>
</tr>
<tr>
<td>Total accumulated value at age</td>
<td>65</td>
</tr>
</tbody>
</table>

**Assumptions:** Contributions made at the beginning of each year, compounded annually, at 6% rate of return.
Your Retirement Income

Canadians generally rely on three distinct sources of income

- Government Programs
  - CPP/QPP
  - OAS
- Company Retirement Program
  - Canon Canada Retirement Savings Program
- Personal Savings
  - RRSPs, GICs, TFSAs, mutual funds
  - Home equity
  - Other investments
# Roles and Responsibilities

<table>
<thead>
<tr>
<th>Canon</th>
<th>Manulife</th>
<th>Investment Managers</th>
<th>You</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Sponsor</td>
<td>Program Administrator</td>
<td>Fund Managers</td>
<td>Employee</td>
</tr>
<tr>
<td>- Select and monitor program administrator</td>
<td>- Process and invest contributions in funds, as instructed by employees</td>
<td>- Perform research</td>
<td>- Enroll in the DPSP and RRSP</td>
</tr>
<tr>
<td>- Select and monitor investment funds</td>
<td>- Develop education/planning tools</td>
<td>- Create the asset mix</td>
<td>- Choose your contribution amounts at time of enrolment; can change if needed (% through payroll deduction)</td>
</tr>
<tr>
<td>- Provide access to educational resources</td>
<td>- Provide employee assistance</td>
<td>- Select stocks and bonds</td>
<td>- Select investment funds</td>
</tr>
<tr>
<td></td>
<td>- Prepare statements (available quarterly)</td>
<td>- Buy and sell securities based on the fund’s objectives</td>
<td>- Assign your beneficiary</td>
</tr>
<tr>
<td></td>
<td>- Process terminations and retirements</td>
<td></td>
<td>- Review investments regularly</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- Use education tools and resources provided by Canon</td>
</tr>
</tbody>
</table>
## Plan Overview

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Deferred Profit Sharing Plan (DPSP)</th>
<th>Registered Retirement Savings Plan (RRSP)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Company Base</td>
<td>Company Match</td>
</tr>
<tr>
<td>Eligibility</td>
<td></td>
<td>3 months of employment, all plans</td>
</tr>
<tr>
<td>Optional</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Employee</td>
<td>$0</td>
<td>Choice of 1-8%</td>
</tr>
<tr>
<td>Contribution</td>
<td>Automatic contribution of 4% of your bi-weekly eligible earnings</td>
<td>Matching contribution, based on Points System; deposited to DPSP account</td>
</tr>
<tr>
<td>Canon Contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vesting</td>
<td>After 2 years of employment</td>
<td>Immediate</td>
</tr>
</tbody>
</table>

**Points Formula**

Points = Employee age + years of service with Canon

<table>
<thead>
<tr>
<th>Points</th>
<th>Matching Contribution Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-39</td>
<td>$0.50 on every dollar to a maximum of 4% of your eligible earnings.</td>
</tr>
<tr>
<td>40-59</td>
<td>$0.625 on every dollar to a maximum of 5% of your eligible earnings.</td>
</tr>
<tr>
<td>60 and Over</td>
<td>$0.75 on every dollar to a maximum of 6% of your eligible earnings.</td>
</tr>
</tbody>
</table>
**Contribution Example**

- Jennie joined Canon in 2000 when she was 29 years old
- Her annual salary is $40,000. She started contributing to the RRSP the first year she was eligible, up to 2014
- Each year she contributed anywhere between 1% - 8%

<table>
<thead>
<tr>
<th>Year</th>
<th>Annual Base Salary</th>
<th>Points Category</th>
<th>DPSP</th>
<th>RRSP Employee</th>
<th>RRSP Employee</th>
<th>RRSP Company Match</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$40,000</td>
<td>29</td>
<td>$1,600</td>
<td>2%</td>
<td>$800</td>
<td>$400</td>
<td>$2,800</td>
</tr>
<tr>
<td>Year 5</td>
<td>$43,297</td>
<td>39</td>
<td>$8,326</td>
<td>3%</td>
<td>$7,093</td>
<td>$3,547</td>
<td>$18,966</td>
</tr>
<tr>
<td>Year 10</td>
<td>$46,866</td>
<td>49</td>
<td>$17,520</td>
<td>6%</td>
<td>$18,243</td>
<td>$10,516</td>
<td>$46,279</td>
</tr>
<tr>
<td>Year 15</td>
<td>$50,730</td>
<td>59</td>
<td>$27,669</td>
<td>8%</td>
<td>$37,041</td>
<td>$22,264</td>
<td><strong>$86,975</strong></td>
</tr>
</tbody>
</table>

Cumulative Total
Making RRSP Withdrawals

Employee Contributions (that receive a company match)

- Withdrawals are permitted, however will cause a 1-year suspension of the company match. Suspensions will be waived if the withdrawal is for the Home Buyers’ Plan or the Lifelong Learning Plan. Suspension applies for funds withdrawn in cash and by tax free transfer to another institution.

Employee Contributions (that do not receive a match)

- Withdrawals of these contributions can be made at any time

If you make an RRSP withdrawal under the Government of Canada Home Buyers’ or Lifelong Learning Plans, regular taxes will not apply. Any other withdrawals will be taxed at the applicable rate.
Your Investment Options
Selecting the Right Investments for You

- Choose the option that is best suited to your needs

**Option A:** Target Date Funds

**Option B:** Build Your Own Portfolio
Choosing Your Option

<table>
<thead>
<tr>
<th>Option A: Target Date Funds</th>
<th>Option B: Build Your Own Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td>No interest in selecting individual investments</td>
<td>Interested in selecting investments for your portfolio</td>
</tr>
<tr>
<td>Don’t want to monitor and rebalance your portfolio</td>
<td>Regularly monitor and rebalance your account</td>
</tr>
<tr>
<td>Little or no investment knowledge</td>
<td>Confident in your investment knowledge</td>
</tr>
</tbody>
</table>
Option A: Target Date Funds

What are Target Date Funds?

- A balanced investment portfolio inside a single fund
- Each fund represents a future date, closest to the year you plan to retire
- As your retirement date approaches, the asset mix inside of your Target Date Fund automatically rebalances to become more conservative
- Funds are available in 5 year increments
## Target Date Investment Options

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Annual IMF* (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Date</td>
<td>MLI BlackRock LifePath Retirement Index</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2020</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2025</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2030</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2035</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2040</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2045</td>
<td>0.390</td>
</tr>
<tr>
<td></td>
<td>MLI BlackRock LifePath Index 2050</td>
<td>0.390</td>
</tr>
</tbody>
</table>

*IMF = Investment Management Fee.*
Option B: Build Your Own Portfolio

- Complete the eight-question Investor Strategy Worksheet
- Tally your score to learn your investor style

**Your investor style is growth**

1. **What is your investment horizon – when will you need this money?**
   - a. Within 3 years (0)
   - b. 3-5 years (3)
   - c. 6-10 years (5)
   - d. 11-15 years (8)
   - e. 15+ years (10)

2. **What is your most important investment goal?**
   - a. To preserve your money (0)
   - b. To see modest growth in your account (4)
   - c. To see more significant growth in your account (7)
   - d. To earn the highest return possible (10)
Build Your Own Portfolio

- Match your investor style to the suggested asset mix
- Use the suggested asset mix to build your portfolio

**An Example**
If your score is between 8-22, you’re a Moderate Investor.

You want your money to grow but are more concerned about protecting it. Retirement may be in your near future, or you may prefer to be cautious with your investment and preserve your money.
## Build Your Own Portfolio Investment Options

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Fund Name</th>
<th>Annual IMF* (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GIA and Money Market</td>
<td>MLI 1 Year, 3 Year, 5 Year Guaranteed Interest Acct</td>
<td>0.00</td>
</tr>
<tr>
<td></td>
<td>MLI Canadian Money Market (MAM)</td>
<td>0.290</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>MLI MFS McLean Budden Fixed Income Fund</td>
<td>0.490</td>
</tr>
<tr>
<td></td>
<td>MLI MAM Canadian Bond Index Fund</td>
<td>0.310</td>
</tr>
<tr>
<td></td>
<td>MLI PH&amp;N Bond Fund</td>
<td>0.430</td>
</tr>
<tr>
<td>Balanced</td>
<td>MLI Mawer Canadian Balanced Fund</td>
<td>0.400</td>
</tr>
<tr>
<td></td>
<td>MLI Beutel Goodman Balanced Fund</td>
<td>0.555</td>
</tr>
<tr>
<td>Canadian Equity</td>
<td>MLI Asset Management Canadian Equity Index Fund</td>
<td>0.320</td>
</tr>
<tr>
<td></td>
<td>MLI CC&amp;L Group Canadian Q Growth Fund</td>
<td>0.490</td>
</tr>
<tr>
<td></td>
<td>MLI FGP Small Cap Canadian Equity Fund</td>
<td>0.445</td>
</tr>
<tr>
<td></td>
<td>MLI Beutel Goodman Canadian Equity Fund</td>
<td>0.555</td>
</tr>
<tr>
<td>U.S. Equity</td>
<td>MLI Asset Management U.S. Equity Index Fund</td>
<td>0.320</td>
</tr>
<tr>
<td></td>
<td>MLI MFS McLean Budden U.S. Equity Core Fund</td>
<td>0.490</td>
</tr>
<tr>
<td>International Equity</td>
<td>MLI Mawer World Investment Fund</td>
<td>0.400</td>
</tr>
<tr>
<td>Global Equity</td>
<td>MLI Trimark Fund</td>
<td>0.740</td>
</tr>
<tr>
<td></td>
<td>MLI Sprucegrove Global Equity Fund</td>
<td>0.810</td>
</tr>
</tbody>
</table>

* IMF = Investment Management Fee.
Default Investment

Canon’s plan default investment is:
MLI BlackRock LifePath Index Fund* series

Important:
This fund may not be the most appropriate investment for you.
Please review the materials provided, obtain financial advice when necessary, and make investment changes to existing assets and/or future contributions through manulife.ca/canon or by calling 1-855-300-7933.

* Funds will be deposited in the fund with the date closest to the year you turn 65.
Investment Management Fees (IMFs)

- Fees charged by Investment Manager of each fund
- Pays for administrative services, research and portfolio management
- Referred to as Management Expense Ratios (MERs) in bank or retail settings
- Deducted automatically from the rates of return
- For exact fees, review
  - Member website at manulife.ca/canon
  - Quarterly Manulife statements
Fee Structure in Group Plans

- Fees in the Canon Retirement Savings Program range from a low of 0.29% to a high of 0.81%
- See specific fees for funds available on your group platform compared to equivalent retail fund
- Many investment managers available to Canon Canada Retirement Savings Program line-up are only available to group plans

Canadian Retail Fees (as at December 31, 2014)

<table>
<thead>
<tr>
<th>Fund</th>
<th>Canon</th>
<th>Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canadian Money Market</td>
<td>0.72%</td>
<td></td>
</tr>
<tr>
<td>Canadian Fixed Income</td>
<td>1.26%</td>
<td></td>
</tr>
<tr>
<td>Canadian Equity</td>
<td>2.29%</td>
<td></td>
</tr>
<tr>
<td>U.S. Equity</td>
<td>2.07%</td>
<td></td>
</tr>
<tr>
<td>International Equity</td>
<td>2.26%</td>
<td></td>
</tr>
<tr>
<td>Global Equity</td>
<td>2.31%</td>
<td></td>
</tr>
<tr>
<td>Trimark Fund</td>
<td>0.74%</td>
<td>2.09%</td>
</tr>
<tr>
<td>Beutel Goodman Canadian Equity</td>
<td>0.56%</td>
<td>2.30%</td>
</tr>
<tr>
<td>Mawer World Investment</td>
<td>0.40%</td>
<td>1.45%</td>
</tr>
</tbody>
</table>

High quality investment managers in a cost-effective group environment
Retirement Enrolment
Enroll in the Program

- 30 days prior to your eligibility date (3 months from your hire date), Manulife will mail an information package to your home address and

- Follow the instructions in the package to get started in the program

- Your package will include:
  - A Welcome Letter
  - An Enrolment Guide
  - Instructions on how to enroll
Online Enrolment - Enroll in the DPSP First

Login

To start your enrolment, enter your policy number and access code. You will have received this information in your enrolment materials. If you don’t have this information, contact your plan administrator or the person responsible for your group savings plan.

Your enrolment information is secure!
We are committed to protecting your privacy. Our website supports 128-bit encryption, the highest level of security available. Your enrolment information is encrypted when being sent to Manulife.

Policy number: 
Access code: 

Enter 20002858
Enter Access Code C2858

<< Back Next >>
Do you have a retirement savings goal?

Manulife Financial gives you the opportunity to take the first step towards gaining a better understanding of your retirement savings needs.

By spending just 20 minutes today, you can set a retirement goal and find out how much you need to save to achieve it.

In just three simple steps, Manulife Financial’s Steps Retirement Program™ helps you easily ...

- set a retirement income goal;
- create the plan to achieve it and
- start a program that will keep you informed of your progress along the way.

Before you enroll, complete the Steps Retirement Program™ today ... it’s 20 minutes worth spending!

Yes
I want to create a goal today.

No
I do not want to create a goal today.
Confirm Your Personal Information

- Your personal information will automatically show when you enroll online.
Designate a Beneficiary

- If you do not name a beneficiary, the balance of your account will be paid to your estate

---

Your beneficiary information

Enter or change the information in the table below for each of your beneficiaries, up to a maximum of 5.

<table>
<thead>
<tr>
<th>Beneficiary name</th>
<th>Relationship</th>
<th>Trustee name if a minor beneficiary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Molanie Jones</td>
<td>Spouse (conjoint(e))</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>Select</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Select</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Select</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Select</td>
<td>0%</td>
</tr>
</tbody>
</table>

Total = 100%

*You must specify a trustee if your beneficiary is less than the age of majority.*
Choose Your Investments

Choose your investments

Tell us where to invest your contributions by putting a percentage in the box beside the investments you want to invest in. Money will be invested the same for all contribution categories. The percentage must be at least 5% and cannot include a decimal.

To see the Investment Management Fees (IMF) for the funds available, click here.

<table>
<thead>
<tr>
<th>Investment option</th>
<th>All contribution categories</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Guaranteed Interest Accounts</strong></td>
<td></td>
</tr>
<tr>
<td>1000 - Manulife Daily Interest</td>
<td></td>
</tr>
<tr>
<td>1001 - Manulife 1 Year GIA</td>
<td></td>
</tr>
<tr>
<td>1002 - Manulife 2 Year GIA</td>
<td></td>
</tr>
</tbody>
</table>

Guidelines for a growth investor

A sample growth portfolio may consist of the following asset mix:

- **Canadian Money Market and Guaranteed Interest Accounts** - 5%
- **Canadian Bond** - 15%
- **International Equity and Global Equity** - 12%
- **US Large Cap Equity** - 18%
- **Canadian Equity**
  - Canadian Large Cap - 40%
  - Canadian Small to Mid Cap - 10%
Complete Your Online Enrolment

- Print, sign and date your beneficiary confirmation, and return it to Manulife
- Print your enrolment confirmation
- Choose your Personal Identification Number (PIN)
Enroll in the RRSP

- Once you have completed your DPSP enrolment, you can then click on “Enroll in another plan” to enroll in the RRSP.

![Enrollment screen showing options and instructions.](image-url)
Select Your Payroll Contributions

John Smith
Registered Pension Plan

Your payroll deductions

Ongoing deductions

To change your payroll deductions, use the drop down menus. To leave this instruction unchanged, click the "Next >>" button at the bottom of the screen.

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Existing Contribution</th>
<th>Stop</th>
<th>Change to</th>
<th>Changes allowed until 4pm ET</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jul 16, 2009 - Jun 30, 2009</td>
<td>5.00%</td>
<td></td>
<td>Select</td>
<td>June 8, 2009</td>
</tr>
<tr>
<td>Jul 01, 2009 - Jul 15, 2009</td>
<td>5.00%</td>
<td></td>
<td>Select</td>
<td>July 1, 2009</td>
</tr>
<tr>
<td>Jul 16, 2009 - Jul 31, 2009</td>
<td>5.00%</td>
<td></td>
<td>Select</td>
<td>July 21, 2009</td>
</tr>
<tr>
<td>Aug 01, 2009 - Aug 15, 2009</td>
<td>5.00%</td>
<td></td>
<td>Select</td>
<td>August 4, 2009</td>
</tr>
</tbody>
</table>

and all future pay periods
Spousal Accounts

- If you would like to direct some of your contributions to a spousal account, your spouse will need to complete a paper enrolment form.
Tools and Resources
Track Your Progress

John Brown

The current value of your account is $10,796.30. If you continue making your average monthly contributions until you retire at age 65, your estimated income during your retirement will be $44,700* each year.

Your estimated annual retirement income: $44,700
Your annual retirement income goal: $51,000

You've made a great start but it's time to make some changes if you want to reach your goal. Visit www.manulife.ca/GRO to try different retirement income projections and to get more details about this calculation.

Want to learn more about your estimated annual retirement income? Turn to page 2 for more information.

*Your estimated income at retirement is expressed in today's dollars; it is an estimate of how much your future annual income would be worth today. Your estimated annual retirement income is an illustration only, not a guarantee of what you will have when you reach retirement age. Your actual retirement income may be higher or lower depending on the performance of your investments. Neither Manulife, nor any of its agents, employees, or representatives are providing legal, tax, or investment advice. All contributions are subject to plan and legislative limits.

Important information

► Your money is being invested in the default investments for your plan. See the section Your investments by asset class on page 3 for details.

► You have not yet designated a beneficiary. You can do so by downloading the Change Form at www.manulife.ca/GRO or by contacting Manulife Financial.

► Your investor style is balanced. Your investment mix is not consistent with your investor style. See page 4 for details.

► You are currently not on track to achieve your retirement income goal. To help you reach your goal you can:
  – increase your contributions
  – change your planned retirement age
  – reduce your income goal.

Canon

Canon Canada Inc.

Canon Because It Counts
Your employer number: 123456789
Your member number: 012345678

Important information

Your annual income is balanced. Your investment mix is not consistent with your investor style. See page 4 for details.

You are currently not on track to achieve your retirement income goal. To help you reach your goal you can:

– increase your contributions
– change your planned retirement age
– reduce your income goal.
RRSP Contribution Monitoring

- Once you’ve activated this service, Manulife will notify you if you are within 85% of your personal RRSP contribution limit

- Update your contribution limit every year when you receive your Notice of Assessment from the Canada Revenue Agency, with your tax return
Automatic Asset Rebalancing

- Adjusts the allocations of your investments to realign with your current investment instructions
- Can be beneficial if you have decided to build your own portfolio
- Annual rebalancing in December
Financial Advice

- Affordable
- Available from banks, brokerages, insurance companies
- Advisors have different qualifications and designations (e.g. Certified Financial Planner – or CFP)
- Before choosing an advisor
  - Interview potential candidates
  - Consult with your spouse and/or family and create retirement goals based on your family retirement objective
Service and Support
Did you know you can use a **single link** for both your GB and Group retirement accounts?

**Link** both your **GB and your Group retirement accounts** and you will only need to log in once to access information on both plans!

Here’s how to link both your accounts.
1. Go to the GB Plan member home page
2. Under “My profile”, find the Group retirement section
3. One-time linking to GRS account

[Diagram of login page with fields for Email address and Password]

In addition to your company's group benefits plan, your employer (plan sponsor) also offers a group savings plan. If you are not a group savings plan member yet, ask your plan administrator whether you are eligible to join.

If you are enrolled in your company's group savings plan, you can plan for retirement, track your investments, and manage your group savings online! Simply tell us your group savings Customer Number and Personal Identification Number (PIN) below, and then click the 'Submit' button of the bottom of this page. From now on, you will only have to login once to view your group benefits plans and group savings plans online.

Email address: 
Password: 

Once you enroll in your group savings plan.

Submit
4. View your GB and GRS summary page
Contact Manulife Customer Service

Combined Toll-free number
1-855-300-7933

- Press 1 for group benefits
- Press 2 for group retirement

Benefits Customer Service Representatives

- English: Monday-Friday,
  8 a.m. to 8 p.m. ET
- French: Monday-Friday
  8 a.m. to 5 p.m. ET
- ‘Send a note’ via secure site

Retirement Customer Service Representatives

Account inquiries & administrative assistance

- Monday-Friday, 8 a.m. to 8 p.m. ET

Financial Education Specialists

- Monday-Friday, 9 a.m. to 5 p.m. ET
- Investment & retirement planning
- Transition Solution Specialists (exiting the plan/retiring)
- Email gromail@manulife.com
Thank You