Changes to the funds available in the Alberta Health Services Group Savings Plan (RS102007)

Dear Group Savings Plan member,

The funds offered in the AHS Group Savings Plan have been reviewed to ensure that the investment options available for your RRSP and TFSA accommodate the diverse needs of employees.

You are not required to take any action, but we encourage you to review the information provided with this message and consider how your contributions are invested as you move closer to retirement.

If you want to change your investment instructions
You may change your investment instructions or move existing money in your account between funds:

- **Online** – sign in* to the [VIP Room](#) and go to the Manage your plans tab.
- **By phone** – call one of our Customer Service Centre experts at 1-800-242-1704, ext. 304000 (Policy # 102007), Monday to Friday, 6 a.m. to 6 p.m. MT. for assistance or respond to questions you might have regarding your AHS Group Savings Plan account.

  *Members will need their username and password to sign in.

If you do not have a user name and password, please contact the Customer Service Centre by phone as per the above.

Online Education sessions will be offered so you can learn about the changes and ask questions. You will receive an email invitation from Manulife to enrol in an education session in early September for times and links to these sessions. There is also a recording of the presentation posted on the homepage of the Group Savings Plan website: [manulife.ca/ahs](#)

**New funds available September 11th, 2018**

On September 10th, 2018, we are adding the following funds to the plan’s fund line-up:

<table>
<thead>
<tr>
<th>Fund name (Fixed Income)</th>
<th>Fund name (Canadian Equity)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AB Core Plus Bond</td>
<td>Beutel Goodman Canadian Equity</td>
</tr>
<tr>
<td>PH&amp;N Bond</td>
<td>CC&amp;L Canadian Q Growth</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fund name (Foreign Equity)</th>
<th>Fund name (Alternatives)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Templeton Global Stock Trust Fund (TFSA only)</td>
<td>Schroders Emerging Markets (Avenue Portfolio only)</td>
</tr>
<tr>
<td>MFS International Equity</td>
<td>Lazard Global Infrastructure (Avenue Portfolio only)</td>
</tr>
<tr>
<td>Manulife Global Equity Index Fund (BlackRock)</td>
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</tr>
</tbody>
</table>

**Funds being removed from the programs**

The following funds will no longer be available as of October 17th, 2018. By October 24th, 2018, we will move your money in these funds automatically to the replacement funds or mix of replacement funds listed. This will also apply to the Avenue Portfolio and Balanced Funds. Please see the details below on the impact the fund changes will have.
## Closing fund

<table>
<thead>
<tr>
<th>Closing fund</th>
<th>Replacement fund(s)</th>
</tr>
</thead>
</table>
| Fidelity Canadian Asset Allocation | Alliance Bernstein Core Plus Bond – 15%
| | PH&N Bond – 15%
| | Jarislowsky Fraser Canadian Equity – 21%
| | Beutel Goodman Canadian Equity – 22%
| | CC&L Q Growth Canadian Equity – 22%
| | Manulife Asset Management Money Market – 5%
| Manulife Asset Management Bond | Alliance Bernstein Core Plus Bond – 50%
| | PH&N Bond – 50%
| Manulife Canadian Bond Index | Alliance Bernstein Core Plus Bond – 50%
| | PH&N Bond – 50%
| MFS Fixed Income | Alliance Bernstein Core Plus Bond – 50%
| | PH&N Bond – 50%
| Manulife Diversified (Manulife Asset Management) | Alliance Bernstein Core Plus Bond – 17%
| | PH&N Bond – 18%
| | Jarislowsky Fraser Canadian Equity – 10%
| | Beutel Goodman Canadian Equity – 11%
| | CC&L Q Growth Canadian Equity – 11%
| | Manulife Asset Management U.S. Equity (Reg/ Non-Reg) – 14%
| | MFS International Equity – 14%
| | Manulife Asset Management Money Market – 5%
| Russell Life Points LT Growth | Alliance Bernstein Core Plus Bond – 11%
| | PH&N Bond – 12%
| | Jarislowsky Fraser Canadian Equity – 6%
| | Beutel Goodman Canadian Equity – 7%
| | CC&L Q Growth Canadian Equity – 7%
| | Templeton Global Equity – 57%
| Guardian Canadian Equity | CC&L Canadian Q Growth
| Manulife Asset Management Canadian Equity | CC&L Canadian Q Growth – 33%
| | Jarislowsky Fraser Canadian Equity – 33%
| | Beutel Goodman Canadian Equity – 34%
| Manulife Asset Management Canadian Equity Index | CC&L Canadian Q Growth – 33%
| | Jarislowsky Fraser Canadian Equity – 33%
| | Beutel Goodman Canadian Equity – 34%
| Manulife State Street U.S. Equity | Manulife Asset Management U.S. Index
| Invesco Trimark Global Equity | Templeton Global Equity Fund (for RRSP/STRP)
| | Templeton Global Stock Trust Fund (for TFSA)
| Manulife American Equity (MFS) | Manulife Asset Management U.S. Index
| 1,2,3,4 year GIC * | Money Market

*Existing funds will remain and transfer at maturity.

You can find information about these funds in the [VIP Room](#), under the Consult investments tab.

### Important Note

In order to complete the funds transfer, members will not be able to access their personal accounts or make any transactions from **2 p.m. (MT) on October 17th, 2018 to 2 p.m. (MT) on October 24th, 2018**. Your savings will remain fully invested during this period. The blackout period is for the setup and confirmation of the funds transfer, but the actual amount of time your investment is not on the market is minimal.

### How Manulife will transfer your money

- If you have money in a fund that will be closing, we will move your money by October 24th, 2018 and reinvest in the replacement fund. If you do not make any changes to your investment direction, your future contributions will also be directed to the replacement fund.
If you do not want your money from a closed fund invested automatically in the replacement fund(s), you must change your investment instructions or move your money to another fund before October 17th, 2018. Refer to the information on the first page to change your investment instructions. Please be advised that this deadline only applies if you do not want your money moving to the replacement fund(s), and that there is no deadline to changing investment instructions in general, which you can do at any time.

If you do not have any money in a closed fund, there is nothing for you to do.

**New Avenue Portfolios**

If you are currently invested in an Avenue Portfolio:

- Your savings and instructions will be transferred to the new Avenue Portfolio based on your current investor profile and time horizon.
- We will automatically rebalance your investment to reflect these changes. We will retain the settings for the Lifecycle Movement and Asset Rebalancing as previously set up or selected on or before October 17th. **However, if you previously turned off the Lifecycle Movement or Asset Rebalancing services, you will need to do so again after October 24th.**
- Funds within the Avenue Portfolios will also be changing. The new Avenue Portfolios will be available September 11th on the Group Savings Plan website: manulife.ca/ahs.
- We will add the new funds to your program on **October 24th, 2018**.