



## Defined Contribution Plan Administration Guide



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# Welcome to Manulife

This guide can help you manage administrative responsibilities on behalf of the plan sponsor. It will also outline members' plan-related activities and responsibilities.

# Tools and resources for plan sponsors

## Tools for plan administrators : Manage administrative activities online, by phone, or email

### Manage your plan

- **e-Enrolments** – Enroll a member quickly and accurately.
- **e-Contributions** – Submit plan contributions safely and easily.
- **e-Payment** – Save money and time by using Pre-Authorized Debit (PAD) as payment for contributions.
- **Online reports** – Request reports to review and manage the plan at your convenience. Reports can be scheduled in advance for your convenience.
- **Online terminations** – Notify Manulife quickly about members leaving the plan(s).

### Monitor your plan

- **Online plan governance support** – Ensure the retirement program meets the requirements for good governance.
- **Plan details** – View information including number of active members and government registration numbers, if applicable.
- **Account values** – Glance at each contribution category.
- **Investment details** – See quickly how assets in the plan are invested.
- **Investment performance** – View the performance of funds in the plan.
- **Inquiry access to member accounts** – View each member account.
- **Member download** – Access member information and plan data in one file – easily adapted to meet your needs.
- **Bulletin Board** – Serves as a source for newsletters plus information about changes to the plan. Revised policy and member booklets are also available here.
- **Fiduciary Corner** – Access up-to-date legislative changes, Annual Information Return guides and other resources. Designed to help you meet legislative requirements for the plan.

## Online Access

To access the Plan Sponsor Secure Site, you must register at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). You will need your Customer Number and policy number to complete your one-time registration. You will be asked to register an email address and select a password, and also set-up personal verification questions in the event that you need to reset your password.

From **Sign in**, under **Group Retirement** at [www.manulife.ca/GRO](http://www.manulife.ca/GRO), select **Plan Sponsor**. For ongoing access, enter your email address and password to log in.

## We're here to help

Client Account Representatives are available Monday to Friday, 8 a.m. - 6 p.m. ET toll-free at 1 888 713-7788.

## We're just a click away

Email your questions and requests to us. We'll reply within 48 hours.

Contact your Client Account Representative if you don't have the email address.

## Keeping you informed by mail

Statements providing detailed information about the plan will be sent to you quarterly or, upon request by your plan sponsor, monthly.

### Mailing addresses

Outside of Quebec	In Quebec
Manulife Attn: GRS Client Services P.O. Box 396 Waterloo, ON N2J 4A9	Manulife Group Retirement Solutions 2000 Mansfield, Suite 1410 Montréal, QC H3A 3A2

## Forms online

You will find applicable forms for the plan available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** then choose either **Find plan sponsor forms** or **Find forms for my plan** to locate the applicable form.

## Access to the plan

To add or remove an individual as Plan Administrator or to adjust Company Personnel access to the Plan Sponsor Secure Site, download the **Change Form: Plan Access Authorization (Plan Administrator/Company Personnel)** available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** then locate **plan sponsor forms**. Complete, sign, and send the completed form to Manulife at the address provided on the form.

## Your Group Savings Connections newsletter

Published quarterly, these newsletters are included with plan statements. They also appear on the Bulletin Board within the Plan Sponsor Secure Site at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). The newsletters feature topics such as plan governance, new fund announcements, and legislative updates.

## Your Manulife service team

Client Account Representatives and Client Relationship Managers are dedicated to understanding the plan and ensuring requests and inquiries are handled promptly and accurately. A cross-Canada network of Group Benefits & Retirement Solutions offices are staffed with professional sales and service representatives who have the knowledge to support your plan's needs.

Responsible for the day-to-day administration of your group savings plan, Client Account Representatives can help you with these activities:

- General inquiries
- Enrolments
- Withdrawals
- Terminations
- Plan changes
- Ordering new supplies such as enrolment kits, and much more

# Plan member tools and resources

With a wide range of tools and resources available to plan members, it's easy for them to find information when they need it.

## **Members can track and manage their savings conveniently online, by phone, or email**

Phone support provided through Manulife's Customer Service Centre lets members request investment changes and address updates.

Options provided through the Plan Member Secure Site give members access to information and transactions. To access the site at [www.manulife.ca/GRO](http://www.manulife.ca/GRO), members must first register. They require their email addresses and a password of their choice to log in. To register an email address initially, members need their Customer Number and Social Insurance Number. As well, members will be asked to set-up personal verification questions in the event they need to reset the password.

### **Monitor savings online by viewing these details**

- account balance,
- contribution summary,
- plan-specific interest rates and unit values,
- fund level rates of return and investment management fees,
- personal rates of return,
- transaction summary,
- current investment instructions for new money and maturing guaranteed investments,
- retirement goal tracking towards achieving their retirement income goal, and
- duplicate RRSP contribution tax receipts.

### **Manage savings by using tools to complete these activities**

- set a retirement income goal and create a plan to help achieve it,
- perform an inter-fund transfer,
- change investment direction,
- provide new reinvestment instructions for maturing term deposits,
- make lump-sum contributions and withdrawals (for Group RRSP and Group TFSA plans only),
- update contact information,
- change communication preferences for the delivery of member statements, and
- change log in ID, password and Personal Verification Questions (PVQs).

Members also have access to these ongoing resources:

- **Member statements** – Plan member statements offer a prominent display of projected retirement income plus personalized messages highlighting any actions required of the member. Statements are delivered electronically and are available within the Plan Member Secure Site. In addition to their electronic statements, members receive a paper statement at year end summarizing account details and activity for the year. Mid-year and year-end statements are accompanied by personalized newsletters (posted with member statements).

- **Steps Retirement Program® (Steps)** – An interactive, online education tool for plan members that takes their individual data – such as age, savings behaviour and investor style – and automatically displays a personal estimate of annual retirement income.

When members access Steps, they can confirm an investor style, select suitable funds, and establish a retirement goal. Where the member’s estimated annual retirement income and goal do not match, easily-moved slider buttons allow members to review ‘what if’ scenarios – adjusting contribution levels or the timing of retirement to consider how those changes will affect their estimated income. For a more comprehensive estimate, members have the option of including spousal details and information from other savings accounts.

A continuing estimate of annual retirement income, and how it measures against the member’s Steps goal, is shown on the member’s statement and on the Plan Member Secure Site.

- **My Retirement Tools mobile app** – This app contains calculators to help members plan and save for retirement effectively and can be accessed conveniently from mobile devices. Plan members can download the app on smartphones and tablets from the Apple App Store, BlackBerry World, Google Play, and Windows Store.

- **Member Enrolment Kit** – A clear, easy-to-use enrolment kit helps new members enroll in a plan. This kit contains the information and tools new members need to plan for their retirement as well as track and manage their accounts.

## Contacts for members

Members can get information and assistance in any of these ways:

### Phone

Customer Service Professional (general inquiries)

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

1 888 727-7766

Financial Education Specialists

(for retirement planning or investment assistance)

Monday to Friday, 9 a.m. - 5 p.m. ET

1 888 727-7766

### Email

[gromail@manulife.ca](mailto:gromail@manulife.ca)

### Mailing addresses

Outside of Quebec	In Quebec
Manulife Attn: GRS Client Services P.O. Box 396 Waterloo, ON N2J 4A9	Manulife Group Retirement Solutions 2000 Mansfield, Suite 1410 Montréal, QC H3A 3A2

# Updating members' information

When members advise you their personal information is changing, instruct them to update the information directly with Manulife as outlined in the chart below.

Type of change	Action Required
<b>Name change or beneficiary change</b>	<ol style="list-style-type: none"> <li>The member must complete a Change form available at <a href="http://www.manulife.ca/GRO">www.manulife.ca/GRO</a>. Choose <b>Forms</b> then select and print the applicable form based on the change being made. The member forwards the completed form to Manulife at the address provided on the form.</li> <li>If the member has an irrevocable beneficiary and wishes to change the beneficiary, the irrevocable beneficiary must sign the change form.</li> </ol>
<b>Address or email change</b>	<p><b>Online</b> Members may update this information in the Plan Member Secure Site as follows:</p> <ol style="list-style-type: none"> <li>Sign in to account at <a href="http://www.manulife.ca/GRO">www.manulife.ca/GRO</a></li> <li>Select <b>Member Information</b> from the <b>My Profile</b> section in the menu at the top of the screen</li> <li>Click <b>Change</b> at the bottom of the page</li> <li>Complete the required change and click <b>Continue</b></li> </ol> <p><b>By Phone</b> Member contacts the Customer Service Centre at 1 888 727-7766</p> <p><b>Using paper</b> Member completes a Change form available at <a href="http://www.manulife.ca/GRO">www.manulife.ca/GRO</a>. Member chooses <b>Forms</b> then selects and prints the applicable form based on the change being made. The member forwards completed form to Manulife at the address provided on the form.</p>



# Enrolling a member

Before enrolling a member, ensure the employee is eligible to join the plan.

Enrolling	What to do
Many employees	Contact your Client Relationship Manager or Client Account Representative to book an enrolment meeting for your employees
One employee	Provide the employee with a member kit that includes an enrolment and fund selection guide

## Member Enrolment methods

a) Paper – If you’ve instructed the employee to return the forms to you once the employee has completed the enrolment forms, review the forms to ensure all fields have been completed correctly. Mail the forms to Manulife at the address provided on the form. Otherwise, the employee can mail the forms directly to Manulife.

**Please note: Many members complete spousal enrolments incorrectly. Members often confuse member and contributor information, leading to issues with their accounts. To ensure accurate set-up, members cannot complete spousal enrolments online – a paper form must be submitted.**

b) Online enrolment – Using your company’s policy number and access code, your employees can log into a secure enrolment site to provide personal information, designate a beneficiary and select investments. Your employees will become active on Manulife’s administrative system immediately after they enroll online. You don’t need to do anything.

### Note – If you have multiple plans or plan groups

If you have multiple group savings plans, or plan groups within one plan, a different access code may be set up for each plan or plan group. Provide members with the policy number and access code for all plans or the specific plan group they’re eligible to join. This information will be included in the enrolment guide.

## Only your employees can use the member online enrolment site.

If you’re ready to submit a contribution for a member who is not yet enrolled in Manulife’s administrative system, use the **Enroll a member** feature on the Plan Sponsor Secure Site.

As the plan administrator, you can enroll a member and/or a spousal member by using the online **Enroll a member** function under **Manage Your Plan** located in the Plan Sponsor Secure Site. To complete the enrolment process for the member(s), you will require the following information for the member:

- a) First and last name
- b) Date of birth
- c) Social Insurance Number (SIN)
- d) Home address

## If your plan allows spousal RRSP enrolments

To set up a spousal account, the employee must be enrolled as a member and also as a contributor. The spouse must be enrolled as a spousal member. When enrolling a spousal member using the **Enroll a member** function, make sure you indicate this in the **enrolment type** area on the first screen.

**Important to note for RRSP and TFSA:** Each member must complete a member enrolment – either paper enrolment form or online. The enrolments are required to meet regulatory registration requirements and to establish and administer the plan member’s account.

### Reviewing online enrolments

This optional feature allows you to review enrolments completed online by the employees.

Employee's enrolments are held in a pending status until you go online to approve or decline the enrolment. You can view some information for each member's online enrolment. If an employee has specified an incorrect plan entry date, employment start date, or member number, you can correct the information online before accepting the enrolment.

If you're interested in using the e-enrolment review feature, contact your Client Relationship Manager or Client Account Representative.

### Plan Administrator signature... it's your choice

**If you don't want to sign** each member's paper enrolment form before sending it to Manulife, instruct members to submit the form directly to Manulife.

**Please note that plan administrator signatures are required on Registered Pension Plans (RPP) and Deferred Profit Sharing Plan (DPSP) enrolment forms.**

**If you do want to sign** each member's paper enrolment form before sending it to Manulife, instruct members to submit the completed form to you, sign the form, and mail it to Manulife.

# Payment methods

Manulife offers the following payment methods for contributions and invoices:

- **Pre-Authorized Debit (PAD)** – We are committed to providing same-day service if you submit your contribution before 4:00 p.m. ET on a business day using this method. The contribution amounts will appear in members' accounts immediately.

To set up a PAD account, download the PAD form available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** then **Find plan sponsor forms**. Complete, sign, and forward the form along with a void cheque to Manulife at the address on the form.

Use this form at any time to make changes to your banking information.

**Manulife's PAD payment method is equivalent to Standard Life's Electronic Funds Transfer (EFT) payment method.**

**If your plan has the EFT payment method set up on the VIP Room at Standard Life, the banking information will be transferred to Manulife for you. PAD will be set up as the payment method for your plan to use when you submit contributions.**

- **Wire transfer or cheque** – The contribution will have a 'pending' status on the Plan Sponsor Secure site until Manulife receives your payment. The contribution amounts will appear in members' accounts once the payment has been received and processed.

Wire transfer banking information is provided below.

When sending a wire transfer, please include the plan sponsor name and policy number the wire applies to.

- **Bank Name:** Royal Bank of Canada
- **Bank Address:**  
Main Branch 200 Bay Street - Main Floor  
Toronto, ON M5J 2J5  
**Bank ID:** 003  
**Transit:** 00002  
**Account:** 242-873-8
- **Account Name:**  
Manufacturers Life Insurance Company Ltd.
- **Swift Code:** ROYCCAT2

**Sponsor accounts** – Variance and forfeiture amounts (if applicable) may be used to reduce your contribution payment. Ask your Client Account Representative if you have questions about this.

**Paying invoiced amounts:** For your convenience, you can also pay any billed charges owing (if applicable) with your contribution payment. When paying billed amounts, please include the invoice (if paying by cheque). If paying by wire transfer, email payment details to your Client Account Representative.

# Submitting contributions

## Step 1: Before you begin

To submit contributions for members of the plan, all members must first be enrolled in the plan. If you have contributions for members who have not yet enrolled, log in to the Plan Sponsor Secure Site at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Select **Manage Your Plan** and choose **Enroll a member**. To complete the enrolment process for the member(s), you will require the following information for the member:

- a. First and last name
- b. Date of birth
- c. Social Insurance Number (SIN)
- d. Home address

## Step 2: Choose a contribution option

You have two options for submitting your members' contributions to Manulife:

- **Option 1:** Submit a contribution listing (if you only have a few employees)
- **Option 2:** Submit a contribution file (if you have many employees)

**Note: All contributions must be remitted via the Plan Sponsor Secure Site – contributions will not be accepted via email.**

Select the option you prefer and follow the instructions below.

### Option 1: Submit a contribution listing

- **Step 1:** Log in to the Plan Sponsor Secure site. Select **Manage Your Plan** and choose **Submit Contribution listing**. All employees who are active members of the plan are listed.
- **Step 2:** Specify the **contribution period** (i.e. the pay period start and end date that the contributions apply to).
- **Step 3:** Enter the contribution amounts, separating the employee and employer contributions (if applicable), for each employee. Click the **Next** button.
- **Step 4:** Review your contribution summary to ensure the correct amounts are in the appropriate contribution categories. Select a payment method. Sponsor accounts – Variance and forfeiture amounts (if applicable) may be used to reduce your contribution payment. For your convenience, you can also pay any billed charges owing (if applicable) with your contribution payment. Click the **Next** button.
- **Step 5:** Verify the amounts entered and make any corrections, then select **Submit**.
- **Step 6:** Write down the reference number provided in the confirmation message you receive or print the confirmation page and keep it for your records. If you are paying by cheque, please print the confirmation page and send it to Manulife along with the payment.  
  
Note: The next time you submit a contribution, your contribution listing will be pre-filled with the previous contribution period's amount. You'll only need to update amounts that have changed.

## Option 2: Submit a contribution file

- **Step 1:** Prepare the contribution file using Manulife’s Contribution Remittance Template available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** then choose **Find plan sponsor forms** to locate the template.

<b>Plan Name</b>	ABC Company of Canada Ltd.					
<b>Division Name</b>						
<b>Policy Number</b>	81234001					
<b>Total Amount Being Contributed</b>	2629.98					
<b>Contribution Period End Date YYYYMMDD</b>	2016Jun17					
<b>Payment by Pre-Authorized Debit</b>	2629.98					
<b>Payment by Wire Transfer</b>						
<b>Payment by Cheque</b>						
<b>Payment by Variance Account</b>						
<b>Payment by Forfeiture</b>						
<b>Member Number</b>	<b>Member Last Name</b>	<b>Member First Name</b>	<b>Member Required</b>	<b>Sponsor Required</b>	<b>Member Voluntary</b>	<b>Sponsor Voluntary</b>
31	Doe	John	176.38	176.38	50.00	25.00
49	Wong	Jane	75.80	75.80	25.00	20.00
113	Jones	Mike	263.01	263.01	75.00	50.00
57	Cohen	Mary	103.39	103.39	50.00	25.00
34	MacDonald	Marg	104.40	104.40	50.00	25.00
55	Smith	Fred	150.55	150.55	75.00	50.00
108	Myer	Sam	85.25	85.25	25.00	20.00
99	Singh	Diane	56.21	56.21	20.00	15.00
<b>Total</b>			<b>1014.99</b>	<b>1014.99</b>	<b>370.00</b>	<b>230.00</b>

- Without changing the file format or layout, enter the member’s name, contribution amounts, and contribution period end date.
- Save your file - Save the completed file to a preferred location as a .txt file. When you save a file as a text document, it assigns a .txt extension. Be sure you save the file to a location that you can easily access next time.

The following grid includes some helpful tips to prevent errors.

Topic	Tip
<b>Names</b>	First and last name should appear in separate columns without commas or spaces before or after the name. Hyphens may be entered only as part of the member's first or last name. For example: Smith-Barney.
<b>Contribution period ending date</b>	Period ending date for this contribution using YYYYMMDD format (no spaces). For example: 2016Jun17.
<b>Characters not accepted in the file</b>	Dollar signs \$    Slash /    Number sign #    Double quotes "    Asterisk * Underscore _    Percentage sign%    Blank spaces    Ampersand & Brackets ( )    Commas ,    At @    Single quotes '
<b>Spousal contributions</b>	If the spousal split service has been activated on your plan, contributions for spousal members must be submitted under the employee contributor member's number and name. Otherwise, the contributions must be submitted under the <b>recipient member's</b> number and name, <b>not the contributing member's</b> number and name.
<b>Total</b>	Totals are allowed but the word "Total" must be in the Member Number column, as shown on the sample spreadsheet.
<b>Decimal places</b>	Always enter dollar amounts to two decimal places. For example: 54.45
<b>Negative contributions</b>	<b>Do not include negative contribution amounts</b> and comments in your file. Contact your Client Account Representative for any adjustments to be made to a member's account.
<b>Copy and paste</b>	You can copy and paste information from your own file format or from a payroll provider's format to transfer the information to the pre-formatted file format.
<b>Multiple plans</b>	If you have multiple plans, create a separate file for each type of group savings plan you have with Manulife. For example, if you have both a Registered Pension Plan and Group RRSP, then you must submit <b>two separate files</b> .

- **Step 2:** Submit your contribution file
  - Once your file is ready, log into the Plan Sponsor Secure Site. Select **Manage Your Plan** and choose **Submit Contribution file**.
  - Specify the **contribution period**.
  - Select the **Browse** button and find the contribution file you want to upload to Manulife. Click **Continue**.
- **Step 3:** Review your contribution summary to ensure the correct amounts are in the appropriate contribution categories.
- **Step 4:** Select a payment method from the dropdown list available.
 

Sponsor accounts – Variance and forfeiture amounts (if applicable) may be used to reduce your contribution payment. For your convenience, you can also pay any billed charges owing (if applicable) with your contribution payment. Click the **Next** button.
- **Step 5:** Before you submit the contribution for processing, you will see a summary of your contribution details. Verify the information and make any corrections. Click **Submit**.
- **Step 6:** Write down the reference number provided in the confirmation message you receive or print the confirmation page and keep it for your records. If you are paying by cheque, please print the confirmation page and send it to Manulife along with the payment.

# Bonus contributions

The bonus contribution feature is designed for occasional contributions to be allocated to a member's accounts (such as an annual company bonus). For members who have set a Steps Retirement Program® goal, a bonus contribution does not affect the estimated annual retirement income displayed on the member's account statement and the Plan Member Secure Site.

If you are remitting a bonus contribution for members, include the contribution amounts in a separate contribution file or contribution listing. Select the **bonus contribution** indicator on the screen when you specify the **contribution period**.

When **bonus contribution** has been indicated, all contributions in the submission will be processed as "Bonus."

# Contribution administration requirements

The Canada Revenue Agency (CRA) imposes contribution limits for the following plan types:

- Registered Pension Plan (RPP)
- Deferred Profit Sharing Plan (DPSP)
- Registered Retirement Savings Plan (RRSP), and
- Tax-Free Savings Account (TFSA)

Please refer to CRA's website, <http://www.cra-arc.gc.ca/menu-eng.html> for the respective annual contribution limits. Keep legislated limits in mind when deducting and submitting contributions for your members.

The maximum amount members can contribute to their Group RRSP depends whether the member:

- reported earnings in the prior tax year
- has a pension adjustment\*
- has carry forward RRSP contribution room from prior years, and
- has individual RRSPs to which he or she is also contributing

\*A Pension Adjustment (PA) is applicable to members who participate in a Registered Pension Plan and/or Deferred Profit Sharing Plan. A PA is generally the total of member and employer contributions to the plan during the calendar year. An individual's PA in one year reduces the amount he or she can contribute to an RRSP in the following year.

Applicable pension legislation requires that contributions be remitted to the plan within the timeline outlined in the legislation. Generally, contributions must be remitted within 15 to 30 days of when the deduction is made. To ensure you are remitting on time, please refer to the provincial legislation applicable to the plan. For all other tax types, contributions must be remitted in a timely manner.

# Member investments

## To manage the investment of their retirement savings, members can request these three transactions:

1. Change the investment instructions for future contributions,
2. Move savings from one investment fund to another, and
3. Add or update the reinvestment instructions of maturing Guaranteed Interest Account (GIA) deposits

## How to request an investment change

<b>Online</b>	On the Plan Member Secure Site, members may select <b>My Investments</b> in the menu at the top of the screen and select an option: <ul style="list-style-type: none"><li>■ <b>Transfer Between Investments</b> under <b>Change Investments</b></li><li>■ <b>Change My Investment Instructions</b> under <b>My Investment Instructions</b></li><li>■ <b>Change Maturing GIA Instructions</b> under <b>Maturing Guaranteed Interest Account Deposits</b></li></ul>
<b>By Phone</b>	Members can call 1 888 727-7766 and speak to a Customer Service Professional Monday to Friday between 8 a.m. – 8 p.m. ET
<b>By Paper</b>	Members can request a transaction by completing one of the forms available at <a href="http://www.manulife.ca/GRO">www.manulife.ca/GRO</a> . Choose <b>Forms</b> and then <b>Find forms for my plan</b> to submit directly to Manulife for processing.

There is no fee for inter-fund transfers completed online or over the phone.

Members are allowed to complete four free inter-fund transfers per calendar year using paper forms. A fee may apply for subsequent paper requests.



# Member withdrawals

Members may be able to make withdrawals from their retirement savings plans. Refer to the plan documents to confirm if withdrawals are permitted while the member is employed. Withdrawal rules or restrictions do not apply in situations involving termination of employment or retirement.

A paper withdrawal form is required for all plan types; however, members can initiate RRSP withdrawals on the Plan Member Secure Site if permitted by the plan. Withdrawal forms are available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** then **Find forms for my plan**.

If a member has an irrevocable beneficiary, the consent of the irrevocable beneficiary is required before a member can make a withdrawal from the plan or transfer funds to another financial institution. The irrevocable beneficiary can consent to the withdrawal by signing the appropriate section on the withdrawal form.

## Transaction fees and taxes

Members withdrawing money from the plan may be charged a withdrawal fee. Refer to the member booklet for details.

When money is paid out in cash to a member or a beneficiary, income tax is typically withheld at the applicable tax withholding rate if the withdrawal is being made from a registered plan.

Please refer to the following website for information regarding withholding tax rates.

<http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/spcl/lmpsm/wthldng-eng.html>

# Leaving the plan

Manulife must be advised if members leave the plan for any of these reasons:

- a) Termination of employment
- b) Retirement
- c) Death
- d) A decision to no longer participate in the plan, if permitted under the rules of the plan

## Member Termination

It's important that Manulife receives the member's final contribution in a timely manner so all savings can be processed at the same time. Once all benefits have been withdrawn, the member's status changes to "terminated." You will be unable to submit contributions for a "terminated" member and will need to contact a Client Account Representative for assistance.

In most cases, there are two ways to advise Manulife of a member termination:

### Online

1. Log in to the Plan Sponsor Secure Site at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Select **Member Terminations** from the left menu, then select **Submit a member termination**.
2. a) Enter the member's name  
b) Select the plan(s) the member is leaving  
c) Confirm the member's information and submit request
3. Manulife will initiate the member's termination process immediately.

Please note: Termination for a deceased member cannot be performed online. A paper submission, outlined in *When A Member Dies*, must be completed.

### Paper

1. To make it easier for you, include the Termination Form in the member's termination package. Ask the member to complete, sign, and return the form to you. The form is available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** and then **Find forms for my plan**.
2. Once you receive the completed form, verify the accuracy of the information.
3. Mail the Termination Form to Manulife at the address noted on the form.

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**Note: Termination requests will be held as pending until all required information is received.**

## What happens upon notification of member termination

These default settlement processes are available to specific plan types.

<b>RRSP/TFSA</b>	Automatically transferred to The Manulife Personal Plan. Plan member will receive a letter confirming the new account set up on his/her behalf.
<b>RPP</b>	An Option Statement is issued and assets remain in the plan until the member makes an election.
<b>DPSP</b>	An Option Statement is issued. If the member does not make an election in 90 days and holds an RRSP account with GRS, then assets are transferred to The Manulife Personal Plan. If not, assets are cashed out.
<b>NRSP</b>	An Option Statement is issued. If the member does not make an election in 90 days, assets are transferred to The Manulife Personal Plan.
<b>EPSP</b>	An Option Statement is issued. If the member does not make an election in 90 days, assets are transferred to The Manulife Personal Plan.

**Note:** For all plan types, if a member has less than \$1,000 in his/her account upon termination, the savings will automatically be cashed out. The member will receive the proceeds minus any fees and withholding tax, if applicable.

### What is The Manulife Personal Plan?

The Manulife Personal Plan is a group plan created by Manulife for former members of employer/association-sponsored group plans. Members can generally transfer assets to The Manulife Personal Plan without disrupting any of their investments and enjoy many of the same advantages available to group plan members.

### Transition Solutions

Leaving a group savings plan can be an intimidating process for members, especially if a plan member does not consult with a financial advisor. To help plan members making the transition from a group retirement program, Manulife's Transition Solutions team is available to assist them in assessing their options. Transition Solutions Specialists will make direct calls to members who may benefit from additional support. All plan members will be given the toll-free number to contact these Specialists with questions about the options offered for the group plan(s).

### Member Retirement

The steps to process retiring members are the same as for terminating members. A termination of employment form is required.

### Retirement Listing

To alert you (and the Plan Advisor assigned to the plan, if applicable), when members are nearing retirement age, a Retirement Listing report is included in the quarterly Sponsor Statement.

### The Group Retirement Income Plan

Available exclusively to retiring group savings plan members, Manulife's Group Retirement Income Plan is an easy, convenient option that lets members turn their savings into retirement income.

With a minimum balance of \$5,000, members can move to the Group Retirement Income Plan free of charge. They'll continue to enjoy many of the same services and fund selections they enjoyed in your group savings plan. Members also have the option of transferring additional savings from other plans to consolidate their holdings.

Use the guide below as a quick reference for member income options.

### **Registered Retirement Income Fund (RRIF)**

A RRIF is a registered plan purchased with registered funds from a non-locked-in source. Each year, beginning the year after the RRIF is opened; members must start receiving the minimum amount of income as determined by CRA. This minimum depends on the value of the RRIF at the start of the year and on the member's age. There is no legislated annual maximum withdrawal amount.

### **Life Income Fund (LIF)**

A LIF is a registered income product purchased with locked-in funds from a registered pension plan, locked-in RRSP, or Locked-In Retirement Account (LIRA). Each year (beginning the year after the LIF is opened) members must begin receiving a minimum amount of income as determined by CRA. The total of all payments from a LIF must fall between legislated minimum and maximum amounts and is generally based on the member's age and assets at the beginning of the year. In some jurisdictions, members must purchase an annuity with remaining LIF funds at age 80.

### **Locked-In Retirement Income Fund (LRIF)**

An LRIF is a registered plan intended for locked-in money. Each year (beginning the year after an LRIF is opened) members must begin receiving a minimum amount of income as determined by CRA. Payments made from an LRIF must fall between legislated minimum and maximum withdrawal amounts and are generally based on the member's age and based on the investment income earned in the plan during the prior year.

### **Prescribed Retirement Income Fund (PRIF)**

A PRIF is a registered income product purchased with Saskatchewan and Manitoba locked-in funds from a registered pension plan, locked-in RRSP, and/or LIRA. Each year (beginning the year after a PRIF is opened) a member must begin receiving a minimum amount of income as determined by CRA. This minimum depends on the value of the RRIF at the start of the year and the member's age. There is no legislated annual maximum withdrawal amount.

### **Annuity**

An annuity is a fixed amount paid for the member's lifetime or a set number of years. If the annuity is purchased with pension assets, applicable pension legislation requires a member to select a Joint Life and Last Survivor (JLLS) annuity, unless the spouse waives such rights. An annuity purchased with RRSP assets must continue until such time the member reaches age 90. When an annuity is used to provide retirement income, a minimum guaranteed number of payments can be selected to provide a death benefit to the beneficiary if the member dies before the end of that guarantee period.

### **Restricted Life Income Fund (RLIF)**

An RLIF is a registered income product purchased with locked-in funds from a federally registered pension plan, locked-in RRSP, and/or LIRA. Members who transfer their assets to an RLIF have a one time opportunity to transfer up to 50% of the balance to a tax-deferred savings/retirement plan (an RRSP/RRIF). Funds remaining in the RLIF will be subject to the same minimum and maximum withdrawal amounts as a LIF.

### **When a member dies**

When a member dies, provide the beneficiary with a **Notice of Death** form to complete. The form is available at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Choose **Forms** and then **Find forms for my plan**.

Once you've received the completed Notice of Death form, sign it and send it to Manulife.

If the beneficiary contacts Manulife directly, Manulife will email or fax the **Notice of Death** form directly to the individual to complete. We will require the PA's signature on the form before we can process the death benefit.

When money is paid out in cash to a beneficiary, income tax is typically withheld at the applicable tax withholding rate.

Depending upon the value of the member’s account, these requirements apply to the process of paying a death benefit:

Benefit Values	Options
<b>For death benefit amounts up to and including \$100,000</b>	One of the following documents is required and <b>a copy may be submitted</b> (rather than an original): <ul style="list-style-type: none"> <li>■ Death Certificate</li> <li>■ Funeral Director’s Statement</li> <li>■ Attending Physician’s Statement</li> <li>■ Parish Burial Certificate (Quebec only)</li> </ul>
<b>For death benefits over \$100,000 up to and including \$1,000,000</b>	One of the following is required, and <b>a certified true copy must be submitted</b> : <ul style="list-style-type: none"> <li>■ Death Certificate</li> <li>■ Funeral Director’s Statement</li> <li>■ Attending Physician’s Statement</li> <li>■ Parish Burial Certificate (Quebec only)</li> </ul>
<b>For death benefits greater than \$1,000,000</b>	Two of the following documents are required, and <b>original documents must be submitted</b> : <ul style="list-style-type: none"> <li>■ Death Certificate</li> <li>■ Attending Physician’s Statement</li> <li>■ Parish Burial Certificate (Quebec only)</li> </ul>

Manulife will accept a certified true copy of a Funeral Director’s Statement. A certified true copy is a photocopy of the original that has been seen and signed by the plan sponsor or a Notary Public.

Once Manulife receives the completed Notice of Death and the required supporting documents, plan assets will be disbursed as requested by the beneficiary.

# Online reports

You can access a variety of online reports that offer detailed financial information about the plan.

To access online reports, log in to the Plan Sponsor Secure Site at [www.manulife.ca/GRO](http://www.manulife.ca/GRO). Select the plan you wish to request the reporting on and choose **Reporting** to access the following options:

- **Request a report** – To request a report, simply choose the appropriate report from the list of available reports. To learn more about a report and to see a sample, select the “INFO” button beside the report.
- **Schedule a recurring report** – To schedule a report to be received on a regular basis, simply choose the appropriate report from the list of available reports.
- **View report results** – You have previously requested a report. To view a report, select a report format from the list. These reports will remain in your inbox for one month from the report request date. To remove a report prior to this date, choose “Delete,” or choose “Delete all reports” to remove all reports.

## Reports Available Online

- **Benchmark Report** – designed to provide an overview of your plan compared to other plans of the same tax type administered by Manulife.
- **Distribution of Assets Report** – shows how money contributed to the plan over a specific period is invested. You can also see the amount of money invested in each asset class available in the plan.
- **Financial Activity Report** – provides information about your plan’s financial activity during a specified period.
- **Financial Activity Report by Fund** – provides information about your plan’s financial activity, detailed at a fund level during a specified report period.
- **Member Download** – designed to allow you to download a tab-delimited (CSV) file of member information.

- **Member Investment Direction Report** – shows the number of plan members who have not specified an investment direction. When a plan member joins the plan and does not specify an investment direction, contributions are invested in the plan’s default fund choice(s). Your plan’s default fund choice is listed in this report.
- **Member Rate of Return Summary Report** – designed to provide an understanding of the overall rate of return your plan members are earning. The report looks at personal rate of return for each member and calculates the aggregate for the plan. It does not provide personal rate of return information at the individual member level.
- **Membership Activity Report** – provides an overview of plan members who joined or left the plan during the report period specified.
- **Pension Adjustment Reversal Report** – this report provides a list of members under RPPs and DPSPs whose termination benefits were paid during the period requested and who were not 100% vested (if applicable).
- **Plan Default Letter Service** – if applicable, displays the number of plan default letters mailed to members who do not have investment instructions within the plan during the reporting period. You can see the number of initial notification letters and the number of reminder letters (if applicable).
- **Retirement Goal Setting Report** – shows you how many plan members have used the online Steps Retirement Program® goal setting and tracking tool. It lists plan members who have set an estimated retirement income goal and confirms plan members who are on track to achieving their goals.

As new online reports are added, they will automatically be available in the list of reports for you to select.

Manulife’s online report options include these features:

- Ability to request an email notification that informs you when your reports are ready.
- Ability to schedule the automatic delivery of online reports monthly, quarterly, semi-annually or annually.

# Your fiduciary role

## What is a fiduciary relationship?

A fiduciary relationship arises whenever one person trusts or relies on another to act in his or her best interest.

## What does fiduciary responsibility mean for plan sponsors?

As a plan sponsor, or plan administrator of a group savings plan you act in a fiduciary capacity for the plan members. Your fiduciary responsibility means you must operate the plan in the best interests of your plan members and follow good governance practices.

## How do I fulfill fiduciary responsibilities?

Having a governance strategy is an important step towards meeting fiduciary responsibilities. Your strategy affirms you're operating the plan in the best interests of your members. Your strategy should demonstrate that you:

- Exercise care in plan operations,
- Have a code of conduct that includes detailed job descriptions,
- Practice due diligence in all matters,
- Act with prudence, and
- Treat members with loyalty, impartiality, and without realizing personal profit.

## How to get started with your governance strategy

Manulife helps you create and maintain good governance practices with these resources:

- **Online Governance Support Centre** – This online centre offers tools and information to help Plan Sponsors meet the requirements for good plan governance. The Centre includes a step-by-step guide through the CAP (Capital Accumulation Plan) Guidelines and provides the ability to produce a report showing the steps you're taking to comply with the Guidelines.
- **Investment Watch** – This formal fund selection and ongoing monitoring process ensures your plan's investments are meeting their investment objectives. Using a team of investment professionals, Manulife does the research and due diligence for clients then communicates findings to you and your plan members.
- **Detailed investment information** – Historical rates of return, benchmark information, a summary of the top ten holdings, and other investment information is available online to keep your members informed. As well, members can make online investment changes to their accounts at any time.
- **Fiduciary Corner** – Available within the secure site to provide you with links to key government sites where you can access forms you need.

## Government reporting (RPP only)

Depending on the province where your plan is registered, you may be required to submit any combination of the following pension reporting requirements:

- 1) Annual Information Return (AIR) – This provides the appropriate governing authority with information regarding the plan for the period of a year. Contact information, financial details, and membership activity must be reflected.
- 2) Financial Statements – You may be required to provide the pension authority with a Financial Statement. Depending on the value of assets in the plan, such a statement may be required to be audited or certified.
- 3) Summary of Contributions/Revised Summary of Contributions Form 7 (Ontario) /Form 21 (Alberta); Schedule of Expected Contributions (British Columbia); Form 3 (Nova Scotia) – These forms provide a summary of contributions that must be made to the plan. The information helps ensure that plans are meeting their obligations under the respective legislation. The forms also report the expected annual contributions to support effective monitoring. These forms must be submitted to Manulife.
- 4) Statement of Investment Policies and Procedures (SIP&P) – The SIP&P provides a benchmark and guide for the pension plan's investments.
- 5) Interrogatories Form (Form 60E) – This form is used to collect information about the plan's investments and your Statement of Investment Policies and Procedures.

Report/ Jurisdiction	BC	AL	SK	MB	ON	QC	NB	PEI	NS	NL	Federal
Annual Information Return	■	■	■	■	■	■	■	■	■	■	■
Financial Statement	■	■	N/A	■	■	■	N/A	N/A	N/A	N/A	■
Summary of Contributions (to be provided to Manulife)	■	■	N/A	N/A	■	N/A	N/A	N/A	■	N/A	N/A
SIP&P	N/A where member has investment discretion	N/A where member has investment discretion	■	■	■	■	■	N/A	■	■	■
Form 60E	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	■



Please refer to the following websites for additional information regarding reporting requirements by jurisdiction.

Jurisdiction	Website
Quebec	<a href="http://www.rrq.gouv.qc.ca/en/">www.rrq.gouv.qc.ca/en/</a>
Ontario	<a href="http://www.fsco.gov.on.ca">www.fsco.gov.on.ca</a>
Alberta	<a href="http://www.finance.gov.ab.ca">www.finance.gov.ab.ca</a>
Saskatchewan	<a href="http://www.fcaa.gov.sk.ca/sfsc-pension-plan-administrators">http://www.fcaa.gov.sk.ca/sfsc-pension-plan-administrators</a>
Manitoba	<a href="http://www.gov.mb.ca/labour/pen/">www.gov.mb.ca/labour/pen/</a>
Prince Edward Island	<a href="http://www.cra-arc.gc.ca/E/pbg/tf/t244/">www.cra-arc.gc.ca/E/pbg/tf/t244/</a>
Nova Scotia	<a href="http://www.gov.ns.ca/enla/pensions/about/">www.gov.ns.ca/enla/pensions/about/</a>
New Brunswick	<a href="http://www.gnb.ca/0307/index-e.asp">http://www.gnb.ca/0307/index-e.asp</a>
Newfoundland and Labrador	<a href="http://www.servicenl.gov.nl.ca/pensions/index.html">http://www.servicenl.gov.nl.ca/pensions/index.html</a>
British Columbia	<a href="http://www.labour.gov.bc.ca">www.labour.gov.bc.ca</a>
PBSA*	<a href="http://www.osfi-bsif.gc.ca">www.osfi-bsif.gc.ca</a>

\*For federally regulated industries such as: banking, shipping, airlines and telecommunications and any plans established in the Yukon, the Northwest territories and Nunavut. Indian bands must also be registered under PBSA.

Manulife Summary of Pension Legislation

<http://events.snwebcastcenter.com/manulife/GBRS/Prod/Media/PDFs/SL/ge10129.pdf>

# Tax reporting requirements

## All RRSPs

Filing requirement	Details	Filed with	Manulife support
T4 Supplementary	As part of the ongoing requirement to report employment income on form T4, you must report any 'employer' contribution to the RRSP as a taxable benefit to the member.	Canada Revenue Agency	The Plan Sponsor statement provides you with details about the employer and employee contribution amounts.

## All RPPs

Filing requirement	Details	Filed with	Manulife support
T4 Supplementary	As part of the ongoing requirement to report employment income on form T4, you must add all the following information: <ul style="list-style-type: none"> <li>■ employee RPP contributions</li> <li>■ pension adjustment (total of employee and employer contributions for the year)</li> </ul>	Canada Revenue Agency	The Plan Sponsor statement provides you with details about the employer and employee contribution amounts.  Manulife can assist you in calculating the pension adjustment. Please contact your Client Account Representative if you require assistance.
T10 - Pension Adjustment Reversal	You must report a Pension Adjustment Reversal (PAR) if a member terminates and is not fully vested. Generally, the PAR represents the amount of unvested employer contribution previously reported in the Pension Adjustment.	Canada Revenue Agency	Manulife can assist you in calculating the PAR.  A Pension Adjustment Reversal (PAR) report can be requested on the Plan Sponsor Secure Site, under Reporting.

## All DPSPs

Filing requirement	Details	Filed with	Manulife support
T4 Supplementary	As part of the ongoing requirement to report employment income on form T4, you must report the amount of employer contributions remitted to the DPSP on the employee's behalf as a Pension Adjustment.	Canada Revenue Agency	Manulife can assist you in calculating the Pension Adjustment. Please contact your Client Account Representative if you require assistance.
T10 - Pension Adjustment Reversal	You must report a Pension Adjustment Reversal (PAR) if a member terminates and is not fully vested. Generally, the PAR represents the amount of unvested employer contribution previously reported in the Pension Adjustment.	Canada Revenue Agency	Manulife can assist you in calculating the PAR.  A Pension Adjustment Reversal (PAR) report can be requested on the Plan Sponsor Secure Site, under Reporting.

## All TFSAs

Filing requirement	Details	Filed with	Manulife support
T4 Supplementary	As part of the ongoing requirement to report employment income on form T4, you must report any employer contribution to the TFSA as a taxable benefit to the member.	Canada Revenue Agency	The Plan Sponsor statement provides you with details about the employer and employee contribution amounts.





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