



## Your group retirement plan is moving

Dear [Member first name],

We are pleased to welcome you to Manulife's global family. Your group retirement plan has been assumed by Manulife as part of the acquisition of Standard Life's Canadian operations.

Your group retirement plan will move to Manulife's administrative system automatically. This guide outlines the transition process and how you will access your account.

- Market-based funds will not change as a result of this transition. Guaranteed funds will retain the same deposit rates, terms to maturity, and maturity date.
- Your personal and financial data will move automatically.
- Any transactions in progress will move automatically and will be processed by Manulife.

Please note: Any changes to investment instructions or payroll deductions made in the VIP Room with an effective date after the last day you have VIP Room access will not be moved to the Manulife administrative system.

Contact Customer Service at 1-888-727-7766 with any questions.

### KEY DATES

<b>TBD</b>	Last day for access to your VIP Room, information changes, and transaction requests. Save or print any information you need from your VIP Room before this date.
<b>TBD</b>	Your savings move to Manulife's administrative system. Assets remain invested during the transition. Contact Customer Service any time before or after this date with questions.
<b>TBD</b>	You can access your account information on the Plan Member Secure Site. Turn the page for instructions.
<b>TBD</b>	A closing member statement from the administrative system of the former Standard Life will be mailed to the home address we have on file for you. An opening member statement from Manulife will be mailed to you separately, to confirm your savings were successfully transferred.

# Follow these simple steps to get started with Manulife as of TBD:

## 1. Register and log in to your Manulife account

Register to access your account on the Plan Member Secure Site as of TBD:

- Go to [www.manulife.ca/GRO](http://www.manulife.ca/GRO) and select **Group Retirement Plan Member** from the **Sign in** drop down menu.
- Select **Register now** to complete the registration process.
- Log in using your **email address** and **password**.

## 2. Verify your personal information

The personal information on the administrative system of the former Standard Life has been transferred to Manulife's administrative system.<sup>1</sup>

- Go to **My Profile** on the top navigation bar in the Plan Member Secure Site then **View My Member Information**. You can review these details:
  - Address
  - Beneficiary
- Make any required changes. Ensuring your contact information is up to date is important, as Manulife needs this information to administer your account. If the information is correct, no action is required.
- To make changes to your investment instructions on or after **TBD**, go to **My Investments** on the top navigation bar then to **My Investment Instructions**. You will need to login to the Plan Member Secure Site to view these menus.
- To change your beneficiary, visit [Manulife.ca/GRO](http://Manulife.ca/GRO), and download and complete the group retirement **Change Form** under **Forms**. Return the signed, completed form to the address shown on the form.

## 3. Keep your retirement planning on track with these services

- Like your VIP Room, your Plan Member Secure Site offers a retirement income planning tool. The Steps Retirement Program® (Steps) uses the personal information you provide to give you an estimate of the annual retirement income you're building. Log in to put Steps to work for you. Determine your preferred retirement lifestyle and develop a savings plan to help you work toward that goal. Go to **Plan for retirement** on the top navigation bar and then to **Steps Retirement Program®** in the secure website.
- Manulife can monitor your RRSP contributions during the year and automatically notify you by email when you reach 85% of your personal RRSP contribution limit. Just activate this service on the Plan Member Secure Site and provide your personal RRSP contribution limit. Find your limit on your latest Notice of Assessment from the Canada Revenue Agency. Go to **My Account** on the top navigation bar then to **Add/Change Contribution Limit** in the secure website.
- Once you've logged in, you can add bank account details as this information will not be carried over. This will let you make one-time lump-sum contributions to your plan right from your bank account. Go to **My Profile** on the top navigation bar then to **Banking Information**.

<sup>1</sup> Information on Manulife's collection and use of personal information is outlined in the **Personal Information Statement** in the FAQ link at the top right corner of the Plan Member Secure Site.

# Important details

Your personal information and investments on the administrative system of the former Standard Life will transfer to Manulife's administrative system on **TBD**. While you don't have to take any action to facilitate the transfer, we want to share details about the transition and introduce some services you'll have after your plan moves.

## No change in your fund line-up

You will continue to have uninterrupted access to the investment options you currently hold.

While fund names and codes have changed to align with Manulife's naming convention, your investments remain unchanged. For example, the guaranteed funds originally named Compound Interest Accumulators (CIA) are Guaranteed Interest Accounts (GIA). The fund and its holdings will be maintained; only the name has changed.

## Investment management fees (IMFs) and interest rates on guaranteed funds

To view the investment management fees (IMFs) and interest rates on guaranteed funds that will apply after your assets move, go to **My Investments** on the top navigation bar then to **Plan Investment Information** in the secure website.

## Insurance coverage for assets in guaranteed funds

Any assets invested in guaranteed funds up to a maximum of \$100,000 are eligible for Assuris protection. If your plan with the former Standard Life provided for additional Assuris protection beyond \$100,000 through the Canadian branch of Standard Life Assurance Limited, your assets will continue to be eligible for the additional protection when your plan moves. This protection is available through deposit insurance under the Canadian Deposit Insurance Corporation through Manulife Bank GICs. These assets will be transferred to corresponding investments with Manulife Bank and will continue to have the same deposit rate, term to maturity, and maturity date in effect prior to the transfer.

## Member statements

Once your savings are moved, you will continue to receive member statements throughout the year:

- A year-end statement will be mailed to you and will be available electronically on the Plan Member Secure Site.

- A semi-annual member progress report (MPR) will be available electronically on the Plan Member Secure Site.
- If you received quarterly statements, quarterly MPR's will be available electronically.

To view your statements and/or to change your communication preference for member statements, go to **My Profile** on the top navigation bar then to **Member Information** and **Change Communication Preference** in the secure website.

## Automatic Asset Rebalancing (AAR - if available on your plan)

Day-to-day market fluctuations can cause your chosen current holdings (asset mix) to drift from your investment instructions over time. Automatic Asset Rebalancing (AAR) reallocates your asset mix on a scheduled basis by automatically rebalancing your assets to keep them aligned with your current investment instructions. If Systematic Asset Rebalancing service was activated on your investments in your plan with the former Standard Life, AAR will be activated for your account.

## Spousal split (if available on your plan)

Contributions to a spousal account on the Manulife administrative system must be expressed as a percentage of your contribution. If you allocate a portion of your plan contributions to a spousal account as a dollar amount, the amount will be converted to a percentage. For more information on the spousal split percentage applicable to you, contact Customer Service at 1-888-727-7766.

## RRSPs and LIRAs (if applicable)

If your plan features both an RRSP and a Locked-In Retirement Account (LIRA), the assets and other details concerning these products (including investment mixes and instructions as well as beneficiary designations) will be combined into one policy when your plan moves.

## More information

For additional information on the rules governing your plan, refer to the Member Booklet on the Plan Member Secure Site. Go to **My Profile** on the top navigation bar then to **View My Plan Material** in the secure website.

# Information, service, and support



After the transition, access your account from [manulife.ca/GRO](http://manulife.ca/GRO)

## Through the Plan Member Secure Site you can

- Check your account balance and view a summary of contributions
- Transfer money between investment funds
- Get current unit values and interest rates
- View your personal rates of return for each individual investment and for your overall plan
- Get detailed investment information, such as fund profiles, retirement planning tools and much more.



You can also call the Customer Service Centre toll-free at 1-888-727-7766

- Bilingual Customer Service Professionals answer account questions Monday to Friday, from 8 a.m. to 8 p.m. ET.
- Financial Education Specialists answer questions about investment options Monday to Friday, from 9 a.m. to 5 p.m. ET.

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

With Manulife, you have access to valuable services and resources

## Learning Centre



Manulife's Learning Centre provides resources to help you effectively plan and save for retirement. Access interactive videos, calculators, articles and publications to help you stay focused on your long-term retirement goals.

Access the Learning Centre at [manulife.ca/GRO](http://manulife.ca/GRO)

## Clear statements that provide more than just numbers



Your new Manulife member statement will show you the estimated annual retirement income you can expect to receive and whether or not you are on track to achieving your retirement goal.

Statements also contain personalized newsletters offering articles tailored to you based on your personal attributes such as age, investment activity, or savings behaviour.

