



WELCOME



Welcome to the Group Retirement Savings Program for the employees of Carmeuse Lime (Canada) Limited

Welcome to Manulife

Planning for a secure retirement is an important investment in your future. Carmeuse Lime Canada is pleased to offer you an enhanced group retirement program provided by Manulife.

Manulife delivers reliable, trustworthy and forward-thinking solutions for your most significant financial decisions. Thanks to a variety of innovative services and support, you can easily manage your savings to achieve the retirement lifestyle you desire.

This guide provides you with the information you need to enroll in your new Carmeuse Lime Canada Limited Defined Contribution Registered Pension Plan (DC RPP). To provide you with peace of mind, this guide also includes details on how your Registered Retirement Savings Plan (RRSP) will transfer to Manulife.



Here's what you need to do...

Step one: Learn about your new Carmeuse Lime Canada Defined Contribution Registered Pension Plan

Step two: Decide how to enroll

Step three: Decide how to invest

Step four: Decide whether you want your account to be automatically rebalanced

Step five: Decide how much to contribute

Step six: Check to see you've completed each step

Step seven: Understand how your Registered Retirement Savings Plan will transfer to Manulife

Step eight: Key dates

Let's Get Started...

Learn about your new Defined Contribution Registered Pension Plan (DC RPP)

To Do!

- Learn about the advantages of your DC RPP.
- Review the details of your DC RPP.

Advantages of the Carmeuse Lime Canada Limited DC RPP

To help ensure you are prepared for life after work and to supplement your Defined Benefit Plan, Carmeuse Lime Canada is offering you a Defined Contribution Registered Pension Plan. Now, it's up to you to take the next step and join your plan.

Your DC RPP provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.
- **Immediate tax reduction** – Regular payroll contributions to a Pension Plan are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every paycheck throughout the year.
- **Tax-deferred growth** – Growth you realize in a Pension Plan occurs in a tax-sheltered environment until you withdraw funds from the plan.
- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.
- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.

STEP one

- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.
- **Easy-to-read statements** – Manulife's member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.
- **Consolidate your savings** – You can transfer accounts you hold at other institutions to your group program, allowing you to enjoy the above benefits for all of your retirement savings.

Keep reading to learn about the details of your new pension plan and find out how to join.

STEP one

The details of your plan – shown below – are subject to change by your plan sponsor (employer).

Defined Contribution Registered Pension Plan*	
Policy number	10003507
Who is eligible to join this plan?	Salaried Employees at Beachville, Northern Lime & Dundas hired before January 1, 2019.
Do I have to join?	Yes, even if you choose to not contribute right away, you must enrol.
When can I join?	First of the month following hire date.
How much do I contribute?	You can make voluntary contributions up to 3% of your eligible earnings. These contributions details will be in effect until December 31, 2022 after which the contribution amounts will be adjusted.
How much does Carmeuse Lime Canada contribute?	Carmeuse Lime Canada will make the following contributions: <ul style="list-style-type: none"> • 50% match of your voluntary contributions up to a maximum of 1.5% • 0% - 2% of your prior year earnings (To be eligible for this profit sharing contribution you must be actively working on December 31 on the year prior to payment date and on April 1 on the year of payment). These contributions details will be in effect until December 31, 2022 after which the contribution amounts will be adjusted.
Who decides how my contributions will be invested?	You do.
Can I transfer money into the plan?	Yes, you may transfer amounts from another registered plan.
Can I take money out of the plan while I am employed?	No.
Can I make additional one-time contributions?	No. You cannot make on-time contributions to your DC RPP. Note: You can make lump-sum contributions to your RRSP.
What happens if I leave the company?	The full value of your account belongs to you.
What happens if I retire from the company?	The full value of your account belongs to you.
What happens if I die?	Your beneficiary (s) will be entitled to the full value of your account.

*This is a Defined Contribution Pension Plan that supplements your Defined Benefit Plan in effect until December 31, 2022.

Decide how to enroll

To Do!

- Decide how you want to enroll – either online or with a paper form.
- Follow the instructions for your preferred enrolment option.

To enroll online

Go to manulife.ca/GRO/enroll, select **Next** and enter the information shown below for each plan you are joining. Follow the instructions as they appear on the screen.

The online enrolment process will guide you through most of the remaining steps in this Enrolment Guide.

Remember – you will need to return page 22 of this Guide once you have finished enrolling online for instructions on how to access your account at manulife.ca/GRO.

Defined Contribution Registered Pension Plan

Policy number: 10003507

Access code: CT507

Tips for enrolling online:



- **Review** the **Rate of Return Overview** to learn about the investments available through your program and their investment management fees (IMFs).
- **Print** your **Enrolment confirmation** when you finish enrolling so you have a copy for your records. You will need the Customer Number shown on your confirmation when you contact the Customer Service Centre and to register your login information for the secure website.
- **Choose** your **Personal Identification Number (PIN)**. You'll need your PIN and Customer Number to identify yourself to the Customer Service Centre. Keep this number in a safe place.

STEP two

To enroll using paper forms

Detach and complete the **Application form** below. All forms you need to complete are located at the back of this Guide.

Application form for the Registered Pension Plan

Page 30

Complete the following sections on the Application form:

- Tell us about your plan
- Your personal information
- Name your beneficiary (or beneficiaries)


Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

Decide how to invest

To Do!

- Follow the instructions to determine your investor style and select your investments.
- Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.

Note - If you consult a financial planner for advice regarding funds for this Group Retirement Program, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.



If you do not provide instructions on where to invest contributions to your plan, contributions will be deposited to the plan default investment – Manulife BlackRock Target Date fund closest to the year you turn 65. You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

Determine what type of investor you are

To
Do!

- Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B
How interested are you in selecting investments for your retirement savings?	I am not interested. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
How likely are you to monitor and rebalance your investments on an annual basis?	I don't want to review my investments. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
How would you rate your investment knowledge?	I have little to no knowledge about investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	<p>...to select a Retirement Date Fund. A Retirement Date Fund offers a well-balanced investment portfolio inside a single fund. Each fund is identified by its year of maturity, and as the maturity date approaches the fund gradually rebalances to become more conservative.</p>	11
Column B	<p>...to build your own portfolio. Choose from the individual funds available through your program to build your own portfolio.</p>	12



How to choose a Retirement Date Fund

To Do!

- Decide at what age you want to retire: _____
Calculate the year you plan to retire: _____

Use the table below to select the Retirement Date Fund that is best suited to you.

For example: If you plan to retire in 2033, select the Manulife BlackRock Target Date 2035 fund.

- Specify the 4-digit fund code for the Retirement Date Fund you select in the *Your investment instructions* section on each **Application form**.

If you plan to retire during the period...	The Retirement Date fund for you is...	Fund code
Before 2021	Manulife BlackRock LifePath Index 2020	2324
2021 – 2025	Manulife BlackRock LifePath Index 2025	2325
2026 – 2030	Manulife BlackRock LifePath Index 2030	2326
2031 – 2035	Manulife BlackRock LifePath Index 2035	2327
2036 – 2040	Manulife BlackRock LifePath Index 2040	2328
2041 – 2045	Manulife BlackRock LifePath Index 2045	2329
2046 - 2050	Manulife BlackRock LifePath Index 2050	2330
2051 or later	Manulife BlackRock LifePath Index 2055	2331

Investment management fees and historical rates of returns are on page 27. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds.

You have now finished the fund selection process. Go to the next step to complete your enrolment.

STEP three



To Do!

- Circle one answer for each question.
- Write your score – shown in brackets at the end of each answer – in the box to the right of each question.
- Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

- | | Your score |
|---|----------------------|
| 1. What is your investment horizon – when will you need this money? | <input type="text"/> |
| 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? | <input type="text"/> |
| 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) | |
| 3. Please indicate which statement reflects your overall view of managing risk: | <input type="text"/> |
| a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0) | |
| b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2) | |
| c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4) | |
| d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6) | |

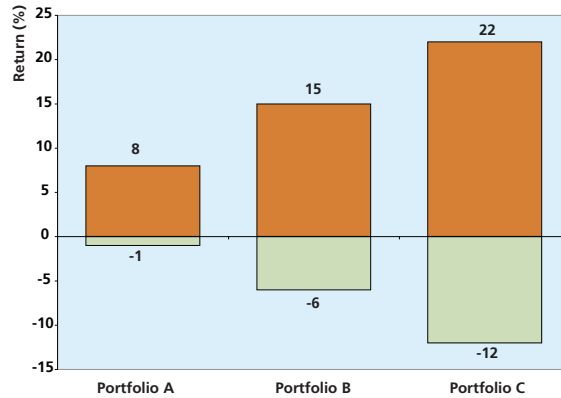
4. If you owned an investment that declined by 20% over a short period, what would you do?

- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?



- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)

7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

STEP three

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	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 investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking a lot of risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is: _____

To Do!

If you are choosing...



...to build your own portfolio

- Refer to page 16 for assistance with selecting the investments that are right for you.
- Specify the percentage of contributions you want to invest in each fund in the Your investment instructions section on each **Application form**.

How to build your own portfolio

To Do!

- Specify the percentage of contributions you want to invest in each fund in the Your investment instructions section on each **Application form**.

Your investor style (from page 14): _____

Find the sample portfolio that matches your investor style.

You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

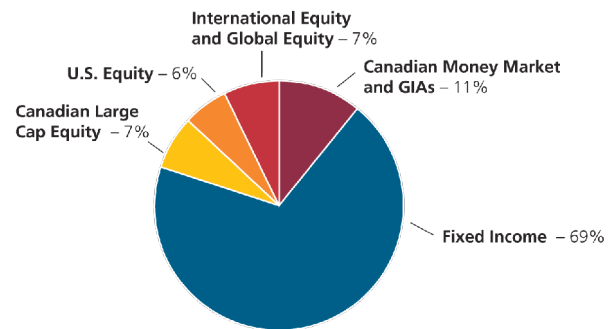
Each asset class in the sample portfolio is represented by a different colour.

For example, all Fixed Income fund descriptions are blue, and all US Equity fund descriptions are orange.

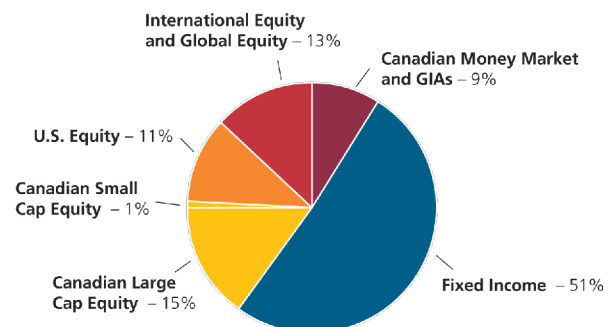
If your investor style is...

A recommended asset mix for you is...

Conservative



Moderate

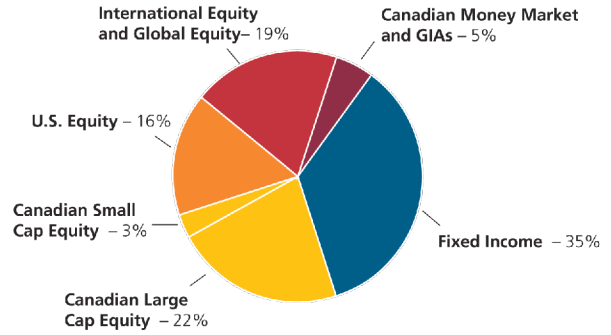


STEP three

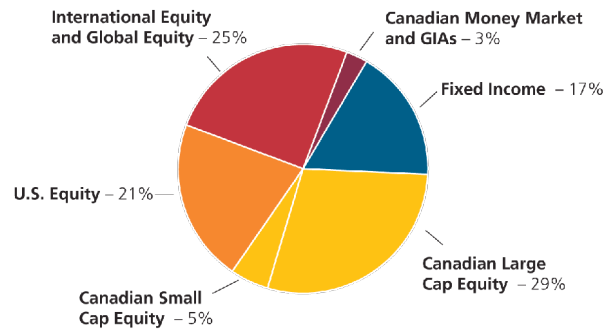
If your investor style is...

A recommended asset mix for you is...

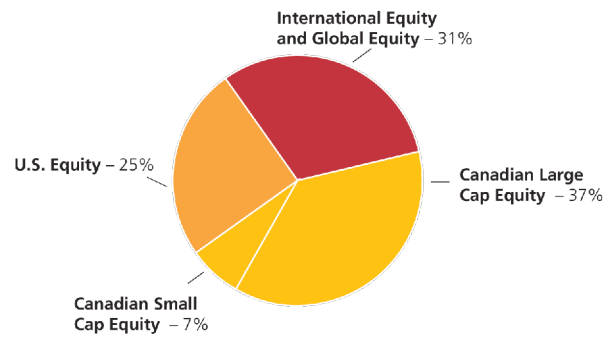
Balanced



Growth



Aggressive



STEP three

Notes:

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.
- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolios in the above table. The guidelines provided are only suggestions.

Where to find detailed fund information

Investment management fees and historical rates of returns are on page 27. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds.

You have now finished the fund selection process. Go to the next page to complete your enrolment.

Decide whether you want your account to be automatically rebalanced

To Do!

- Learn about Manulife's Automatic Asset Rebalancing Service. You should consider this service if you decided to build your own portfolio.
- Decide if you will participate in this service for each plan.
- Complete the Tell us if you want Manulife to rebalance your investments section on the **Application forms** for the plans listed below.

The Automatic Asset Rebalancing service is currently set-up on the following plan:

- **Defined Contribution Registered Pension Plan (policy 10003507)**

You can choose to establish the Automatic Asset Rebalancing service on the following plan:

- **Registered Retirement Savings Plan (policy 20003507)**

About Manulife's Automatic Asset Rebalancing service

Why rebalance?

You should consider this service if you decided to build your own portfolio. In the previous step, you were asked to specify the percentage of your contributions to be invested in each fund you selected. However, because the performance of different investments will cause fund values to increase and decrease at different rates and at different times, the percentage of your account invested in each fund will sometimes differ from your original instructions. Regular rebalancing will help keep your account in line with your original investment instructions.

For example, if you wish to invest 60% of your contributions in equity funds and 40% in fixed income funds, you set your contributions to follow these instructions. However, over time the equity portion of your account may grow to 70% of your account while the fixed income portion may decrease to 30%. To rebalance your account to reflect your original investment instructions, Manulife will transfer money from the equity portion to the fixed income portion.

Details about this service

- You can choose to have your assets automatically rebalanced once a year – in December – to reflect your current investment instructions.
- Asset rebalancing within a plan will occur if the percentage of your money invested in any fund differs from your current investment instructions by more than 2.5%.
- Asset rebalancing within a plan will occur if you have a minimum of \$5,000 invested in market-based funds.


Decide how much to contribute

To Do!

- Detach and complete the **Payroll Deduction Authorization form** found at the back of this Guide on page **34**.

TIP – Refer to the *Details of your program* table on page 6 to see how much you can contribute to each plan.

A small amount can make a real difference



Even small contributions can grow significantly over time. For example, a contribution of \$600 a year – just \$50 a month – will grow to more than \$20,000 after 20 years.

This projection assumes the contributions remain in your account until you retire and grow at a rate of 5% per year.

Check to see you've completed each step

To Do!

- Refer to the checklist below.
- See the list below for details on how to submit your completed forms.

Make sure you've fully completed each Application form.

Have you:

- Completed the Your personal information section?
- Named your beneficiary (or beneficiaries)?
- Provided instructions for how much you want to contribute?
- Provided instructions on how to invest contributions to your plan?
- Signed and dated each form?

Your enrolment package includes the following form:

- An **Application form** for the Registered Pension Plan (policy 10003507) – return to Manulife.
- A **Payroll Deduction Authorization form** – return to Manulife.

You've successfully enrolled

What's next?

If you enrolled online...

You received your Customer Number and chose your PIN at the end of the enrolment process. You'll need this information when you contact Manulife's Customer Service Centre. You'll also need your Customer Number to register your login information for the secure website.

If you enrolled using paper forms...

You'll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer Number and explain how to set your PIN and register for the secure website.

Set up your online account to access resources to help shape your financial future.

- Go to www.manulife.ca/GRO and sign in to your retirement account.
- Click Register and follow the instructions.
- You will need your Customer Number and the last three digits of your Social Insurance Number. You will also be asked to provide an email address and create a password

How can I track the progress of my account?

- **Member statements** – You'll receive easy-to-understand member statements updating you about your account activity and growth.
- **Online** – You can access your account online 24 hours a day, 7 days a week at www.manulife.ca/GRO.
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife customer service representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

Transferring your RRSP Assets

During the month of January 2019:

- If you have an RRSP account with Great West Life it will transfer to an account created for you at Manulife.
- Your investments at Great West Life will be automatically transferred to comparable investments as outlined in the table on page 24 and 25.
- Your regular payroll contributions will not transfer from Great West Life. See instructions below outlining how to set it up with Manulife.

What you need to do:

- If you would like to contribute directly to your RRSP through regular payroll contributions, you will need to give instructions to Manulife:
 - Once your online account is set up (refer to page 22 for instructions) sign into your account at manulife.ca/GRO. From **My Account** along to top menu bar, under Contributions select **View/change payroll contribution amount**
 - Or you can complete the RRSP Payroll Deduction form on page 34.
 - **NOTE:** It is important that you monitor your personal contribution limits available to you through your RRSP to ensure you do not exceed your allowable contribution room as indicated on your Notice of Assessment from the Canada Revenue Agency.

You can update your investment instructions, beneficiary, or personal information online. Sign into your account at manulife.ca/GRO and follow these steps:

- To update investment instructions, select **My Investments** from the top menu bar and select **Transfer Between Investments** to transfer your current assets, and/or select **Change My Investment Instructions** to change the direction of your future contributions.
- To update your beneficiary, select **Forms** from the Quick Links menu, then choose the Change Form. Send the completed form to Manulife at the address indicated.
- To change to your personal information, sign in to your account at manulife.ca/GRO and under **My Profile**, select **View My Member Information** and click on **Change** at the bottom of the page.

Your investment options

In the chart below you'll find the current investment funds available to you at Great West Life and the equivalent fund that will be offered at Manulife. These will be the funds your RRSP investments will be moved to. You'll see the investment management fee for each of these funds - the current IMF at Manulife is lower than those previously offered at Great West Life.

Great West Life Fund		Manulife Fund	Fund Code	IMF %*
PSG Conservative Profile	>	Manulife BlackRock LifePath Index Target Date Funds	2324 - 2331	0.425
PSG Moderate Profile	>			
PSG Balanced Profile	>			
PSG Advanced Profile	>			
PSG Aggressive Profile	>			
LC Global Monthly Income	>			
Sentry Global Income	>			
London Capital Diversified	>			
Dynamic Partners	>			
Invesco Income Growth	>			
GWLIM Balanced Growth	>			
Beutel Goodman Balanced	>			
Mackenzie Canadian Balanced	>			
LC Canadian Low Volatility	>			
London Capital Canadian Equity	>			
GWLIM Canadian Dividend	>			
Mackenzie Canadian Large Cap Dividend	>			
Dynamic Canadian Growth	>			
GWLIM SRI Canadian Equity	>			
Beutel Goodman Canadian Equity	>			
CI Cambridge All Canadian Equity	>			
AGF Growth Equity	>			
GWLIN Mid Cap Canada	>			
Mackenzie Smaller Company	>			

STEP seven

Great West Life Fund		Manulife Fund	Fund Code	IMF %*
London Capital U.S. Equity	>	Manulife CI American Value Fund	8231	0.815
AGF American Growth	>			
Invesco Global Diversified Companies	>	Manulife Invesco Global Companies Fund	8181	0.805
Mackenzie Foreign Equity	>			
Mackenzie Global Growth	>			
ILIM Global Low Volatility	>			
Sprucegrove International Equity	>			
Putnam International Equity	>	Manulife Mawer International Equity	8452	0.705
JPMorgan International Equity	>			
Setanta European Equity	>			
CLI Far East	>			
CC&L Bond	>	Manulife Fidelity Canadian Bond Core Plus Institutional Fund	4143	0.650
Portico Core Bond	>			
Portico Mortgage	>			
Portico Money Market	>	Manulife Money Market Fund	3132	0.375
1 year Compond Interest Account	>			
2 year Compond Interest Account	>			
3 year Compond Interest Account	>			
4 year Compond Interest Account	>			
5 year Compond Interest Account	>			
GWLRA Real Estate	>	Manulife BlackRock LifePath Index Target Datet	2324 - 2331	0.425

*Investment Management Fee

Review key dates:

Date	
January 1, 2019	<p>Your RRSP plan moves to Manulife and your new Carmeuse Lime Canada Defined Contribution Registered Pension Plan becomes active.</p> <p>Mandatory contributions to your Defined Benefit Pension Plan will continue until December 31, 2022.</p>
Week of January 7, 2019	<p>A welcome letter from Manulife will be mailed to your home address which includes your Customer Number needed to set up access to your online account.</p>
Week of January 7, 2019	<p>Attend an information session</p>
January 21, 2019	<p>Deadline for any transactions or to make changes to your RRSP account with Great West Life.</p> <p>Review your Great West Life account to determine if any changes to your account are needed: Transfer savings between investments or withdrawal requests. You can also make changes to your account once it has moved to Manulife.</p>
January 30, 2019	<p>Your RRSP assets transfer from Great West Life to Manulife.</p>
January 31, 2019	<p>Deadline to enrol in your new Carmeuse Lime Canada Limited Defined Contribution Registered Pension Plan (DC RPP). You can make voluntary contributions to this plan that will be matched by Carmeuse Lime Canada.</p>
February 2019	<p>Your opening statement from Manulife, verifying the asset transfer, will be mailed to your home address.</p>

Rates of Return Overview

Market-based funds

The investments available through your group program appear here. The investment returns shown below are gross returns for the investment and do not take into account any investment management fees (IMFs), taxes or other expenses the funds incur, which will impact the returns.

You can find more details at www.manulife.ca/findmyfunds. Use the fund code to look up each fund.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on October 31, 2018														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2018	2017	2016	2015	2014
TARGET DATE FUNDS														
2321	ML BR LifePath Idx Retire	0.425	-0.2	0.6	2.6	3.6	3.8	4.8	6.6	0.6	4.8	5.6	4.5	9.0
	<i>Custom BlackRock LifePath Retirement Index Benchmark⁵</i>		-0.2	0.6	2.6	3.6	3.8	4.9	6.7	0.6	4.7	5.6	4.6	9.0
2324	ML BR LifePath Index 2020	0.425	0.0	0.7	3.4	4.5	4.8	6.3	7.7	0.7	6.2	6.5	5.9	12.2
	<i>Custom BlackRock LifePath Index 2020 Fund Benchmark⁵</i>		-0.0	0.7	3.4	4.4	4.8	6.2	7.9	0.7	6.1	6.6	5.9	12.3
2325	ML BR LifePath Index 2025	0.425	0.0	0.7	4.2	5.0	5.5	7.0	8.3	0.7	7.8	6.7	6.9	13.4
	<i>Custom BlackRock LifePath Index 2025 Fund Benchmark⁵</i>		-0.0	0.7	4.1	5.0	5.5	7.0	8.4	0.7	7.6	6.8	6.9	13.5
2326	ML BR LifePath Index 2030	0.425	0.0	0.7	4.8	5.4	5.9	7.5	8.5	0.7	9.1	6.5	7.4	14.1
	<i>Custom BlackRock LifePath Index 2030 Fund Benchmark⁵</i>		-0.1	0.7	4.7	5.3	5.9	7.5	8.7	0.7	8.9	6.6	7.4	14.1
2327	ML BR LifePath Index 2035	0.425	0.0	0.7	5.4	5.8	6.4	8.0	8.8	0.7	10.4	6.6	7.9	14.8
	<i>Custom BlackRock LifePath Index 2035 Fund Benchmark⁵</i>		-0.1	0.7	5.3	5.8	6.3	7.9	9.0	0.7	10.2	6.7	7.8	14.8
2328	ML BR LifePath Index 2040	0.425	0.0	0.7	6.1	6.4	6.9	8.6	9.2	0.7	11.7	6.9	8.5	15.5
	<i>Custom BlackRock LifePath Index 2040 Fund Benchmark⁵</i>		-0.1	0.7	5.9	6.2	6.8	8.5	9.3	0.7	11.5	6.9	8.4	15.4
2329	ML BR LifePath Index 2045	0.425	0.1	0.8	6.6	6.8	7.4	9.1	9.9	0.8	12.8	7.1	9.1	16.1
	<i>Custom BlackRock LifePath Index 2045 Fund Benchmark⁵</i>		-0.0	0.7	6.5	6.7	7.2	8.9	9.6	0.7	12.5	7.1	9.0	16.1
2330	ML BR LifePath Index 2050	0.425	0.1	0.8	6.9	6.9	7.6	9.4	n/a	0.8	13.3	7.0	9.6	16.8
	<i>Custom BlackRock LifePath Index Fund Benchmark⁵</i>		0.0	0.8	6.8	6.8	7.5	9.2	n/a	0.8	13.1	7.0	9.4	16.6
2331	ML BR LifePath Index 2055	0.425	0.1	0.8	7.0	5.6	n/a	n/a	n/a	0.8	13.5	2.9	n/a	n/a
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MAM)	0.375	1.4	1.6	1.3	1.2	1.1	1.2	1.2	1.6	1.0	0.9	1.1	1.3

Rates of return on October 31, 2018

Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2018	2017	2016	2015	2014
FIXED INCOME														
4143	ML Fidelity Bond Plus Inst	0.650	-0.4	0.0	0.5	2.7	2.8	3.5	5.7	0.0	0.9	7.2	3.2	6.2
4323	ML BR Canada Univ Bnd Idx	0.335	-1.0	-0.6	-0.5	1.5	2.2	2.9	4.5	-0.6	-0.3	5.5	4.4	5.8
CANADIAN LARGE CAP EQTY														
7322	ML BR Canadian Equity Index	0.335	-4.9	-3.3	3.7	6.9	3.7	5.5	7.6	-3.3	11.3	13.7	-4.6	12.6
7632	ML BG Fundamental Cdn Eq	0.555	-1.7	-1.1	6.9	7.9	5.8	n/a	n/a	-1.1	15.5	9.9	-0.2	n/a
US LARGE CAP EQTY														
8231	ML CI American Value	0.815	4.4	5.3	11.6	9.0	11.6	14.2	13.0	5.3	18.2	4.1	19.5	25.1
8322	ML BR U.S. Equity Index	0.385	7.9	9.3	14.0	11.6	14.2	16.6	14.1	9.3	18.9	7.1	22.1	26.8
INTERNATIONAL EQUITY														
8321	ML BR Intl Equity Index	0.385	-4.7	-5.0	6.3	3.9	6.9	7.0	7.9	-5.0	18.9	-0.7	16.2	7.7
8452	ML Mawer International Eqty	0.705	-4.4	-3.4	7.7	6.9	10.3	10.6	12.2	-3.4	20.1	5.1	21.1	12.1
GLOBAL EQUITY														
8181	ML Invesco Global Comp.	0.805	1.4	3.0	8.2	9.1	11.6	12.4	11.8	3.0	13.8	10.9	19.2	16.0

Notes:

¹An annualized return is an average return that has been expressed as an annual (yearly) rate.

²An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

³The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration and segregated fund operating expenses, and may include underlying fund operating expenses. Applicable taxes are not included in the IMFs.

⁴Year to date (YTD) rates of return are not annualized.

⁵Refer to the fund page for details on how the benchmark is comprised.



Manulife Return

These numbers represent the gross rate of return of the Manulife fund.



Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.

Forms

Here is a list of forms found in your Enrolment Guide:

- An **Application form** for the Registered Pension Plan
- A **Payroll Deduction Authorization form** for your Registered Pension Plan and/or Registered Retirement Savings Plan



Please print clearly in the blank boxes.

Application Form

Sign up for your Registered Pension Plan (RPP)

Send your completed form to:

Manulife Financial

Attn: GRS Client Services, KC-6, P.O. Box 396 Stn
Waterloo, Waterloo, ON N2J 4A9, CANADA

If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.

Tell us about your plan

Plan Sponsor/Employer Carmeuse Lime (Canada) Limited		Manulife policy number 10003507
Employee number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Division	Province of Employment	

Your personal information

Gender	First Name	Middle Initial	Last Name	
Mailing address (number, street and apartment number)				
City	Province	Country	Postal Code	
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status	
Spouse's name		Spouse's date of birth (mmm/dd/yyyy)		
Your preferred language	Telephone number	Ext.	Email address	

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RPP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Name your beneficiary (or beneficiaries)

If you do not name a beneficiary and you do not have a spouse at the date of your death, proceeds will be paid to your estate.
 Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

For Quebec only:

The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here: Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the appropriate Target Retirement Date Fund based on when you reach your plan's normal retirement age.

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Your investment instructions



Complete if Retirement Date Fund is your investment strategy

Write in the 4-digit fund code for your Retirement Date Fund below.

Fund Code	Fund name	Percentage of your contribution
	Target Retirement Date Fund	100%



Complete if Build your own portfolio is your investment strategy

Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
3132		4143		4323		7322	
7632		8231		8322		8321	
8452							
Total selected must add up to 100%							100%

Check the box if you do not want to use this service. Otherwise leave it blank. Your investments will then be rebalanced once a year.

Tell us if you want Manulife to rebalance your investments

Different investments grow (or decrease) at different rates, which over time may cause your investment mix to differ from the allocation you specified. You should consider this service if you decided to build your own portfolio in the previous section.

You do not want your investments in this plan to be automatically rebalanced.

Your plan sponsor (employer) has instructed Manulife to rebalance your investments in the plan once a year - in December - if the percentage of your money invested in any fund is different from your current investment instructions by more than 2.5%. You must have a minimum account balance of \$5,000 on this date for rebalancing to occur.

Please sign here

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

Your signature	Date signed (mmm/dd/yyyy)
Plan administrator's signature	Date signed (mmm/dd/yyyy)

For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version 784-1.5
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The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
 - confirm your identity and the accuracy of the information you've provided,
 - conduct searches to locate you and update your member information,
 - administer this plan while you actively work for your employer, and after you no longer work with your employer,
 - administer any other products and service that we provide to you, and
 - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
-

Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
 - we may treat your withdrawal of consent as a request to terminate your contract, and
 - your rights, and the rights of your beneficiary or estate under the plan may be limited.
-

Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.

Your Payroll Deduction Authorization Form

For: Carmeuse Lime (Canada) Limited

Send your completed form to:

Manulife Financial

Attn: GRS Client Services, KC-6, P.O. Box 396
Stn Waterloo, Waterloo, ON N2J 4A9, CANADA

Please print clearly in the blank boxes.

Your personal information

First name	Middle Initial	Last name
Date of birth (mmm/dd/yyyy)		Member number

For your RPP (Policy number 10003507)

Payroll authorization

You authorize Carmeuse Lime (Canada) Limited to deduct the specified amounts from your pay each pay period and submit these contributions to Manulife to invest in your RPP.

<input type="checkbox"/> Start contributions <input type="checkbox"/> Change contributions <input type="checkbox"/> Stop contributions
Contribution type: Member voluntary
Enter a percentage from 0% to 3%: _____% (in increments of 1%)

For your RRSP (Policy number 20003507)

Payroll authorization

You authorize Carmeuse Lime (Canada) Limited to deduct the specified amounts from your pay each pay period and submit these contributions to Manulife to invest in your RRSP.

<input type="checkbox"/> Start contributions <input type="checkbox"/> Change contributions <input type="checkbox"/> Stop contributions
Contribution type: Member voluntary
Enter a percentage from 0% to 18%: _____% (in increments of 1%)

Please sign here

Your signature	Date signed (mmm/dd/yyyy)
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Questions?

Contact Manulife

Call **1-888-727-7766**.

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET.
- Financial Education Specialists can be reached Monday to Friday between 9 a.m. and 5 p.m. ET.

Email **gromail@manulife.com**

Visit **www.manulife.ca/GRO**



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