



Now Available – Exclusive new income options
for members leaving group savings programs



Manulife Financial's Group Retirement Income Plan

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If you're ready to turn your retirement savings into income, consider Manulife's Group Retirement Income Plan options.

Available **exclusively** to members leaving a Manulife Financial group retirement plan, Manulife's new **Group Retirement Income Plan** lets you turn your retirement savings into income while you continue to enjoy many of the same services and fund selections you had with your group savings plan.

This brochure introduces the products available through Manulife's Group Retirement Income Plan and highlights some of the advantages the plan offers.

Income products available

For members with non-locked-in registered funds

- Registered Retirement Income Fund (RRIF)

For members with locked-in funds

- Life Income Fund (LIF)
- Locked-In Retirement Income Fund (LRIF)
- Prescribed Retirement Income Fund (PRIF)

Why Manulife's Group Retirement Income Plan?

- **Convenient transfer process.** Easy transfer from your group retirement plan. Guaranteed Interest Accounts (GIAs) move intact maintaining original interest rates and maturity dates.
- **No transfer fees** or penalties.
- Ability to **transfer additional savings** currently held at other financial institutions to this plan.
- **Continuing competitive interest rates and investment management fees (IMFs).** Preferred rates and fees not generally available with similar individual products.
- A **large selection of industry-leading investment options.**
- **Member Reward Program.** Access to lower investment management fees and higher interest rates based on your account balance(s).
- **Pre-authorized deposit** directs your payments right into your personal bank account.
- **Flexible payment options** offer you the opportunity to make additional withdrawals at any time.
- Ability to **transfer additional savings from other plans** into your income plan to consolidate your holdings.
- **Comprehensive service and support** including secure Internet access, semi-annual statements, and toll-free access to Financial Education Specialists.

Discuss your choices with your plan's advisor* or call 1-866-991-3056 to reach a Transition Specialist. These individuals can help you understand the options available to you, ensuring you choose the income option – or options – most appropriate for your personal circumstances.

* If an advisor is assigned to your plan, that advisor's name will appear on your option statement.

Log onto www.manulife.ca/GRO for additional details about your income options.



Manulife's Group Retirement Income Plan: the best way to turn your savings into income.

Summary of Product Details

Plans offered	<ul style="list-style-type: none"> ■ Registered Retirement Income Plan (RRIF) for non-locked-in registered funds ■ Life Income Fund (LIF) for locked-in registered funds ■ Locked-In Retirement Income Fund (LRIF) for locked-in registered funds ■ Prescribed Retirement Income Fund (PRIF) for locked-in registered funds
Minimum amount required	\$5,000
Protection on market-based funds	All market-based funds are segregated funds held separately from the assets of Manulife Financial. These funds do not provide a guarantee on death and/or maturity.
Protection on guaranteed interest accounts (GIAs)	Assuris coverage of \$100,000 (Assuris coverage is applicable to insurance carriers and is similar to CDIC coverage)
Inter-fund transfers	Unlimited free transfers when requested via the Internet Four paper requests processed free-of-charge each calendar year; subsequent paper requests attract a fee of \$25 per request
Change instructions on maturing GIAs	No charge and no limit to the number of changes you can request (You'll be notified about maturing GIAs on both member statements and the Internet)
Website URL	www.manulife.ca/GRO
Level of encryption supported	128 bit
Account inquiry services for members	<ul style="list-style-type: none"> ■ Personal information (beneficiary, date of birth, etc) ■ Account balance by fund ■ Investment details ■ Personal rates of return – for the plan and for each fund ■ Foreign content ■ Guaranteed Interest Account maturity details ■ Transaction information ■ Current reinvestment instructions ■ Fund level rates of return ■ Current interest rates and unit values ■ Investment Watch information ■ Member bulletin board – including tips for managing their plans, online newsletters, and more
Account transactions for members (i.e. ability to update/change)	<ul style="list-style-type: none"> ■ Change re-investment instructions for maturing GIAs ■ Perform an inter-fund transfer ■ Change mailing address ■ Change PIN number
Illustration Support	Logon onto your account at www.manulife.ca/GRO and use the retirement income illustrator to plan your retirement income and see how different assumptions affect the amount of retirement income you may receive.

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