



Explore the benefits of the Manulife Personal Plan

As a member of a group retirement savings plan, you've enjoyed benefits including a diverse selection of investment choices, competitive investment management fees (IMFs) and industry-leading resources like the Steps Retirement Program[®].

Although you're leaving your current plan, you can continue to enjoy these benefits by moving your savings to The Manulife Personal Plan – a convenient option for continuing to manage your retirement savings.¹

Advantages of joining the Manulife Personal Plan

- **Low investment management fees (IMF)** – compared with the Management Expense Ratio applied on retail mutual funds, your IMFs can be considerably lower – helping your savings grow faster.
- **Member Rewards Program** – your IMFs reduce and interest rates increase when your assets grow.
- **No transfer fees** – your savings move and continue to grow toward your retirement income.
- Access to **all funds and Guaranteed Interest Accounts (GIAs)** on the Group Retirement Solutions standard investment line-up.²
- Secure, **convenient access to your account** any time at **www.manulife.ca/GRO** to view up-to-date information or make transactions.
- Continuing use of the **same Customer Number and Personal Identification Number (PIN)**.
- Ongoing issue of **mid-year Member Progress Report and year-end Summary statements**, consistently rated 'Excellent' by independent evaluators.
- Toll-free **access to Transition Specialists** at **1-866-991-3056**.

¹ If you're moving out of a registered pension plan, you can transfer your savings to a locked-in Group Registered Retirement Savings Plan (RRSP) or Locked-In Retirement Account (LIRA) in the Personal Plan. Whether your savings move to Group RRSP or LIRA depends on your province of residence. Manulife will manage this transition for you when your savings transfer to the personal plan.

If you're moving out of a Group RRSP you can transfer savings to a Group RRSP or LIRA in the Personal Plan. If you're moving out of a Non-Registered Savings Plan (NRSP), you can transfer your savings to the Non-Registered Personal Plan.

If you're moving out of a Tax-Free Savings Account, you can transfer your savings to the Tax-Free Savings Account Personal Plan.

² Company stock and custom funds cannot be moved to the Personal Plan. To find out more information about funds available to you, contact a Transition Specialist.



Group IncomePlus

If you already have Group IncomePlus, preserve your Guaranteed Benefit Base by moving your savings to the Personal Plan. Your Guaranteed Benefit Base is maintained along with your five-year holding period.

If Group IncomePlus is new to you, this innovative option – that lets you build guaranteed annual income for life – is a new choice you'll have when you move to the Personal Plan.

For additional detail about Group IncomePlus, visit www.manulife.ca/groupincomeplus.

Continuing to save

You can continue to save for retirement in a number of ways:

- Make regular contributions on a continuing basis by arranging pre-authorized payments.

- Make lump-sum contributions at your convenience from the secure member web site or by submitting a form and a personal cheque.

Moving your savings

To make the transition as easy as possible for you, a Personal Plan enrolment form is enclosed with your Option Statement. Complete and sign the form, then return it to Manulife using the return envelope that's enclosed.

Your funds will be transferred intact from your group plan to the Personal Plan, preserving the value of your savings.

For more information about the Personal Plan, your Option Statement or your current retirement savings, contact a Transition Specialist at 1-866-991-3056. Specialists are available from Monday to Friday between 9 a.m. and 5 p.m. ET.

