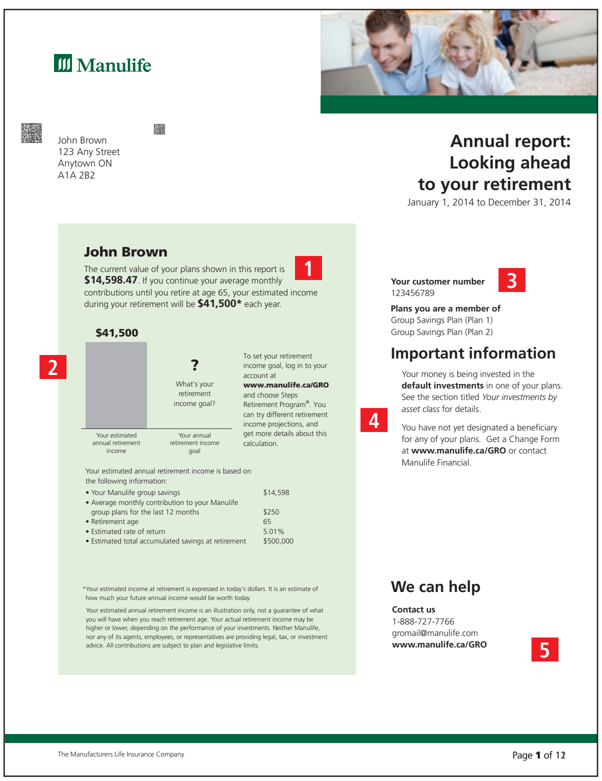
CANADIAN RED CROSS

Understanding Your Annual Report

Manulife makes it easy to review your Canadian Red Cross Group Retirement Program accounts.

Your annual statement provides you with the information you need to help stay on track towards reaching your retirement income goal.



Manulife

John Brown
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Anytown ON
A1A 2B2

Annual report: Looking ahead to your retirement
January 1, 2014 to December 31, 2014

John Brown

1 The current value of your plans shown in this report is **$14,598.47**. If you continue your average monthly contributions until you retire at age 65, your estimated income during your retirement will be **$41,500*** each year.

2

$41,500	? What's your retirement income goal?
Your estimated annual retirement income	Your annual retirement income goal

To set your retirement income goal, log in to your account at **www.manulife.ca/GRO** and choose Steps Retirement Program®. You can try different retirement income projections, and get more details about this calculation.

Your estimated annual retirement income is based on the following information:

• Your Manulife group savings	$14,598
• Average monthly contribution to your Manulife group plans for the last 12 months	$250
• Retirement age	65
• Estimated rate of return	5.01%
• Estimated total accumulated savings at retirement	$500,000

*Your estimated income at retirement is expressed in today's dollars. It is an estimate of how much your future annual income would be worth today.

Your estimated annual retirement income is an illustration only, not a guarantee of what you will have when you reach retirement age. Your actual retirement income may be higher or lower, depending on the performance of your investments. Neither Manulife, nor any of its agents, employees, or representatives are providing legal, tax, or investment advice. All contributions are subject to plan and legislative limits.

Your customer number 3
123456789

Plans you are a member of
Group Savings Plan (Plan 1)
Group Savings Plan (Plan 2)

Important information

4 Your money is being invested in the **default investments** in one of your plans. See the section titled *Your investments by asset class* for details.

You have not yet designated a beneficiary for any of your plans. Get a Change Form at **www.manulife.ca/GRO** or contact Manulife Financial.

We can help

Contact us
1-888-727-7766
gromail@manulife.com
www.manulife.ca/GRO 5

The Manufacturers Life Insurance Company

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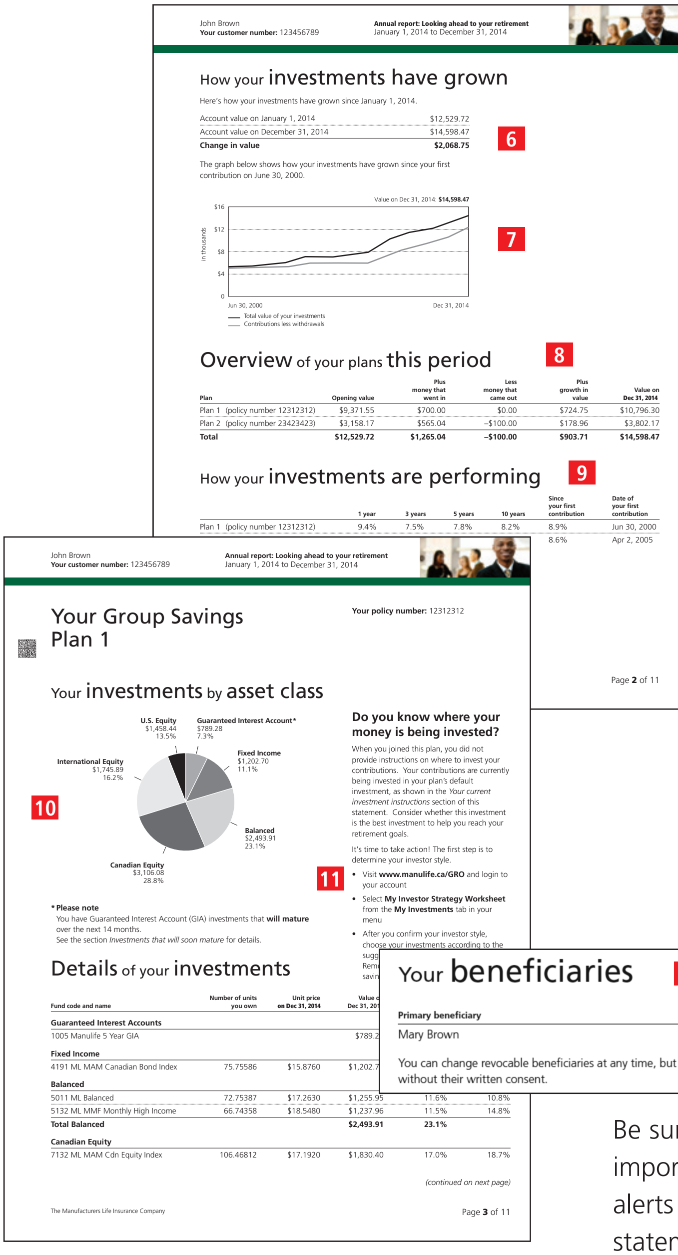
1. Your current account balance and estimated retirement income appear on the first page.
2. An easy-to-read graph compares your estimated annual retirement income with your retirement income goal. If you see a question mark here, it means you have not set a retirement income goal using the Steps Retirement Program®. Setting a goal is quick and easy, just log on to your account at **manulife.ca/GRO**.
3. You will require your Customer Number when registering your log-in information on the secure site and when calling the Customer Service Centre. This statement includes information about your accounts in these plans.
4. Important messages and reminders – items shown here require your attention. You'll see alerts if you haven't designated your beneficiary, if your investments do not match your investor style, or if you have not yet made investment selections. If you don't see any messages in this section, no immediate action is required.
5. If you have questions, contact us by email or telephone.


John Brown
Your customer number: 123456789
Annual report: Looking ahead to your retirement
January 1, 2014 to December 31, 2014

How your investments have grown

Here's how your investments have grown since January 1, 2014.

Account value on January 1, 2014	$12,529.72
Account value on December 31, 2014	$14,598.47
Change in value	$2,068.75

6

The graph below shows how your investments have grown since your first contribution on June 30, 2000.

7

Overview of your plans this period 8

Plan	Opening value	Plus money that went in	Less money that came out	Plus growth in value	Value on Dec 31, 2014
Plan 1 (policy number 12312312)	$9,371.55	$700.00	$0.00	$724.75	$10,796.30
Plan 2 (policy number 23423423)	$3,158.17	$565.04	–$100.00	$178.96	$3,802.17
Total	$12,529.72	$1,265.04	–$100.00	$903.71	$14,598.47

How your investments are performing 9

	1 year	3 years	5 years	10 years	Since your first contribution	Date of your first contribution
Plan 1 (policy number 12312312)	9.4%	7.5%	7.8%	8.2%	8.9%	Jun 30, 2000
					8.6%	Apr 2, 2005

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John Brown
Your customer number: 123456789
Annual report: Looking ahead to your retirement
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Your Group Savings Plan 1

Your policy number: 12312312

Your investments by asset class

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*Please note
You have Guaranteed Interest Account (GIA) investments that will mature over the next 14 months.
See the section *Investments that will soon mature* for details.

Do you know where your money is being invested?
When you joined this plan, you did not provide instructions on where to invest your contributions. Your contributions are currently being invested in your plan's default investment, as shown in the *Your current investment instructions* section of this statement. Consider whether this investment is the best investment to help you reach your retirement goals.
It's time to take action! The first step is to determine your investor style.

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- Visit www.manulife.ca/GRO and login to your account
- Select My Investor Strategy Worksheet from the My Investments tab in your menu
- After you confirm your investor style, choose your investments according to the

Details of your investments

Fund code and name	Number of units you own	Unit price on Dec 31, 2014	Value on Dec 31, 2014		
Guaranteed Interest Accounts					
1005 Manulife 5 Year GIA			$789.2		
Fixed Income					
4191 ML MAM Canadian Bond Index	75.75586	$15.8760	$1,202.7		
Balanced					
5011 ML Balanced	72.75387	$17.2630	$1,255.95	11.6%	10.8%
5132 ML MMF Monthly High Income	66.74358	$18.5480	$1,237.96	11.5%	14.8%
Total Balanced			$2,493.91	23.1%	
Canadian Equity					
7132 ML MAM Cdn Equity Index	106.46812	$17.1920	$1,830.40	17.0%	18.7%

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The Manufacturers Life Insurance Company

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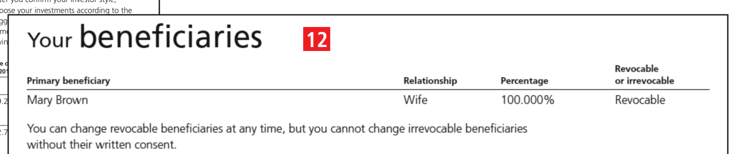
Your beneficiaries 12

Primary beneficiary	Relationship	Percentage	Revocable or irrevocable
Mary Brown	Wife	100.000%	Revocable

You can change revocable beneficiaries at any time, but you cannot change irrevocable beneficiaries without their written consent.

6 A chart that illustrates how your investments have grown during the statement period.

7 A graph to demonstrate investment growth since the date you joined the plan(s).

8 A chart that summarizes your contributions and withdrawals (if applicable) during the statement period.

9 This chart includes important details of your investments including a personal rate of return that tells you how your account has been performing since your first contribution.

10 A graph that shows you exactly how your account is invested.

11 Messages that remind you when your investments do not match your investor style, if you have not established your investor style, or if you have not made your investment choice.

12 You can designate a beneficiary for each plan. Visit **manulife.ca/CRC** to obtain the form to make this update to your account.

Be sure to review all sections in this statement as it includes important information about your plan, your investments and alerts you if there is any information that is missing. Your annual statement complements Manulife's Member Progress Report that is issued in June.

Questions?

Call the Customer Service Centre at **1-888-727-7766**. You'll need your Customer Number and Personal Identification Number (PIN).

Don't have a PIN? Get one by speaking with a Manulife Customer Service Representative, Monday to Friday 8 a.m. to 8 p.m. ET.

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