



Get Started...



Take control of your future...



...invest in your Dell Canada Retirement Savings Program

This brochure guides you through the information you need to open your savings account with Manulife Financial (Manulife) and set your retirement savings goal. It's important you take time to read this guide – it will help you understand your Dell Canada Retirement Savings Program and the services available to you as a plan member.

Benefits of joining the Dell Canada Retirement Savings Program

Dell Canada wants to help you reach your retirement savings goal by making it easy for you to save toward your retirement. This voluntary Retirement Savings Program includes a:

- Deferred Profit Sharing Plan (DPSP), and
- Group Registered Retirement Savings Plan (RRSP).

When you join and contribute to the RRSP, Dell provides a matching contribution to the DPSP.

Matching money is great

Joining the Dell Canada Retirement Savings Program means you can take advantage of some important benefits:

- **Matching money from Dell Canada** - Dell will match the basic contributions you make to the RRSP, dollar-for-dollar, to a maximum of 4% of your covered earnings.
- **Maximize your retirement savings** by making voluntary contributions (above 4% of your covered earnings) up to your Canada Revenue Agency (CRA) maximum. Please note that Dell does not match the voluntary contributions you make to the RRSP.
- **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 small amounts grow effectively over the long term.
- **Immediate tax reduction** – Your regular RRSP payroll contributions are taken from your gross pay before payroll taxes are calculated, reducing 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 pay cheque throughout the year.
- **Tax-deferred growth** – Your registered savings grow in a tax-sheltered environment until you withdraw from the plan to purchase your retirement income.
- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure website and/or Manulife's Customer Service Centre.
- **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.

You've got choices

While Dell Canada chooses the overall funds available in the Retirement Savings Program, it is your responsibility to select the specific fund(s) in which to invest.

The following investment options are available to you:

Asset Class	Fund Code	Investment	IMF*
Target Date	2321	MLI BlackRock LifePath Index Retirement	0.550%
	2323	MLI BlackRock LifePath Index 2015	0.550%
	2324	MLI BlackRock LifePath Index 2020	0.550%
	2325	MLI BlackRock LifePath Index 2025	0.550%
	2326	MLI BlackRock LifePath Index 2030	0.550%
	2327	MLI BlackRock LifePath Index 2035	0.550%
	2328	MLI BlackRock LifePath Index 2040	0.550%
	2329	MLI BlackRock LifePath Index 2045	0.550%
	2330	MLI BlackRock LifePath Index 2050	0.550%
	Money Market/ Guaranteed Interest Accounts	3132	MLI Canadian Money Market (MAM)
1001		MLI 1-Year Guaranteed Interest Account	n/a
1003		MLI 3-Year Guaranteed Interest Account	n/a
1005		MLI 5-Year Guaranteed Interest Account	n/a
Fixed Income	4191	MLI MAM Canadian Bond Index	0.470%
Balanced	5452	MLI Mawer Canadian Balanced	0.560%
Canadian Equity	7132	MLI MAM Canadian Equity Index	0.480%
	7631	MLI Beutel Goodman Canadian Equity	0.715%
U.S. Equity	8131	MLI MAM U.S. Equity Index	0.480%
International & Global Equity	8192	MLI International Equity (Templeton)	0.750%
	8321	MLI BlackRock International Equity Index	0.530%
	8362	MLI Sprucegrove Global Equity	0.970%

*Investment Management Fee

Note: If you enroll in the plan without making an investment selection, your savings will automatically be invested into the default fund selected by Dell Canada, according to the following:

- If Manulife has your date of birth: The BlackRock LifePath Index Series most closely matching an assumed retirement age of 65. For example, if you turn 65 in the year 2024, you will be mapped to MLI BlackRock LifePath Index Fund 2025.
- If Manulife does not have your date of birth: The MLI Mawer Canadian Balanced Fund (fund code 5452).

Your savings will remain in the default fund until you make fund selections.

Manulife can also automatically rebalance your investment portfolio.

Learn more about rebalancing by visiting www.manulife.ca/Dell. Select 'Check out your funds'. To activate this service, complete the Automatic Asset Rebalancing option when enrolling online.

START NOW...
go to the next page to enroll in the Dell Canada Retirement Savings Program.

Enrolling is easy

Getting started with Manulife is simple. Complete your enrolment process electronically.

Start by learning about your Dell Canada Retirement Savings Program and the services available to you.

Go to the Dell portal at www.manulife.ca/Dell

From the main menu in the site you can:

- learn about the competitive features of your program,
- learn about your responsibilities as a member,
- get more details about your funds,
- obtain any forms you need to manage your account,
- learn about the services available to you,
- learn more about retirement planning, and
- find answers to frequently asked questions.

Now you're ready to create your account.

- Select 'Enroll in your program' from the main menu of the portal and follow the instructions for Task 1.
- To begin you will need your policy number and access code:

DPSP POLICY NUMBER: 30001330
RRSP POLICY NUMBER: 20001330
ACCESS CODE: D2020

IMPORTANT! You must enroll in the DPSP and RRSP to receive the matching contribution from Dell Canada.

After you complete your enrolment for the first plan, select 'Enroll in another plan' to enroll in the second plan.

If you are setting-up a Spousal RRSP account

Under 'Enroll in your program' from the main menu of the portal, follow the instructions in Task 2.

Tips for enrolling online:

- Use Manulife's Steps Retirement Program® to set, create and track your retirement goal.
- Indicate your employee number (also known as your Dell badge number). If you don't know this number, check: You and Dell / Personal Info.
- Provide Manulife with the percentage you want Dell to deduct from your pay for deposit into your RRSP. Use the drop-down list to select or change your percentage and confirm the payroll period when deductions should begin.
- Print your Beneficiary Confirmation form, then complete, sign and return it to Manulife in the return envelope provided.
- Print your enrolment confirmation so you have a copy for your records. You will need the nine-digit customer number shown on your confirmation to identify yourself to the Customer Service Centre, and access online services in the future.
- Choose a personal identification number (PIN) at the end of the enrolment process. Remember to keep this number and your customer number in a safe place.
- To open a Spousal RRSP account, you must enroll yourself as a member of the RRSP. Your spouse must enroll by completing a paper RRSP Enrolment Form. You must also complete the RRSP and Spousal RRSP Contribution Direction Form. Obtain the forms you need at www.manulife.ca/Dell by selecting 'Forms to manage your account' from the left menu. Print, complete and return all forms to Manulife.

Remember your customer number and personal identification number (PIN) so you can access your account online after completing your enrolment.

Services and support

Easy online access to your account

Use your customer number and personal identification number (PIN) to access your account at www.manulife.ca/Dell.

Account statements that provide more than just numbers.

Your Manulife account statement is clearly written and easy to read. It shows you the estimated retirement income you can expect to receive and whether you are on track to achieving your retirement goal. Each statement also contains a personalized newsletter offering articles of interest to you based on your age and the type of plan you hold. You will receive statements at your home address twice a year.

Our secure site gives you access to services and plan information 24 hours a day, seven days a week.

From the site you can:

- verify your account balance and view a summary of your contributions,
- stop or change your payroll deductions,
- transfer money between funds,
- update your future contribution direction,
- make a withdrawal from your RRSP,
- order a duplicate RRSP tax receipt,
- activate the automatic asset rebalancing service,
- see the rates of return for your complete account and a breakdown of each fund,
- view fund profiles, and
- access the Steps Retirement Program® to see how you are progressing towards your retirement income goal.

It's hard to imagine retiring when you're rushing to work, paying your mortgage, and organizing day care. However, taking the time to create a retirement plan now can:

- help you determine how much income you'd like to have at retirement,
- assist you in creating a plan and keep you focused on achieving your retirement income goal, and
- let you track your progress to ensure your plan is meeting your expectations.

Creating a retirement plan shouldn't be a one-time activity. Like having an annual check-up with your doctor, you should review your plan once a year. A retirement check-up gives you a chance to re-evaluate your retirement plan and keep track of the progress you're making towards achieving your goal.

Manulife's Steps Retirement Program® (Steps) helps you to gain a clearer view of your retirement outlook. Steps walks you through a quick, simple process that helps you set your annual retirement income goal. With your goal set, you can check your progress online, at any time, or on the statement mailed to your home – to be sure you're on track to reaching your goal. If you're not on track, you'll see suggestions to help you close any gap.

To learn more about the Steps Retirement Program® – and how to put Steps to work for you – go to www.manulife.ca/Dell and log in to the secure member website with your customer number and personal identification number (PIN). Once you've logged in, choose 'Set/change my goal' in the Steps Retirement Program® menu option.

Questions?

Contact Manulife

- ☎ Call the Customer Service Centre toll-free at **1-888-727-7766**.
- Customer Service Representatives will answer account inquiries Monday to Friday from 8 a.m. to 8 p.m. ET.
 - Retirement Financial Education Specialists offer assistance by answering questions about investments and retirement planning Monday to Friday from 9 a.m. to 5 p.m. ET.

🌐 Visit www.manulife.ca/Dell

@ E-mail gromail@manulife.com

Now get started... go online and start making an investment in your future!

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Dell Welcome (07/2013)

 **Manulife Financial**
| For your future™