Manulife Financial

For your future™

Managing your Group RRSP

FutureStep™

Plan Administration Guide

Managing your Group RRSP

Congratulations on providing a Group RRSP for your employees!

You've enhanced the value of your employee benefit package. You now also play an important part in helping your employees save for retirement.

We've designed the Manulife Group RRSP to be easy for you to set up and manage.

Getting started

Here's how to make the best use of your time:

1. **Do a quick scan** of this guide, to familiarize yourself with what it covers .
2. **Start a file** called Group RRSP Administration (if you haven't already).
3. Then, **refer to this guide** as it contains the information you need.

If you have questions, we're here to help!

Welcome to Manulife!

If you have questions about this guide or the FutureStep Group RRSP, please contact the Customer Service Centre at **1-888-713-7788**. You can speak with a representative from Monday to Friday, between 8 a.m. and 6 p.m.

This guide at a glance

Since you manage your Group RRSP online, it's important that you establish a PIN and know how to login to your account.

You need

1. Your 9-digit customer number which is provided on your welcome letter.
2. Your Personal Identification Number (PIN).

Don't have a PIN? Call our Customer Service Centre at **1-888-713-7788**, from Monday to Friday, 8 a.m. to 6 p.m. ET. Have your customer number ready, and we'll ask you some personal questions to verify your identity.

To login

1. Go to **www.manulife.ca/GRO**
2. Bookmark the site in your favourites, so it's handy
3. Enter your 9-digit customer number and Personal Identification Number (PIN)

Section 1: Enrolling members

Employee Enrolment

Ensure all employees know about the Group RRSP and know when they are eligible to join. You may want to do this during a new employee's orientation. To help employees enroll we've created an easy-to-use enrolment kit. To order member **enrolment kits**, call our Customer Service Centre at **1-888-713-7788**.

The kit includes:

- An **Enrolment guide** with plan information, enrolment instructions and forms.
- A **Group Investment Report** containing investment information and retirement planning tools.
- Information on **Manulife's Financial Education Specialists** who can help your employees with investment information and education.

Your employees can **enroll online**, or **enroll using a paper form**.

Enrolling online

With your company's policy number and access code, your employees can login to a dedicated, secure enrolment site to provide their enrolment information and select their investments. You will find your policy number and access code on the welcome letter provided to you when your plan was set up. Members will find step-by-step online enrolment instructions in their enrolment kit.

Enrolling using a paper form

If they choose, employees can enroll in their Group RRSP by using the form in the enrolment instead of enrolling online. To do this, they will need to **complete the form in its entirety** and mail it to Manulife:

Manulife Financial
Group Retirement Solutions
Client Services, KC-6
P.O. Box 396 Station Waterloo
Waterloo ON N2J 4A9

Changing personal information

If your members need to change their personal information for their Group RRSP account, **simply send them to us**!

Online changes

To change **address** or **banking information**, encourage members to make the changes online at **www.manulife.ca/GRO**. They'll need their customer number and PIN to login. Select '*My Account*' from the left-hand menu, then select '*Member Information*'.

Changes needing forms

For **name** or **beneficiary changes**, members need to sign a paper form and send it to Manulife. Print the *Change Form* found on the '*Forms and Downloads*' page at **www.manulife.ca/GRO** and follow the instructions.

Section 2: Making contributions

In this section, you'll learn how to remit Group RRSP contributions to Manulife.

You can only make contributions for members who have enrolled in your plan. Encourage members to enroll themselves online using the policy number and access code provided on your welcome letter, or by using the form found in the enrolment kit.

However, if you want to make a contribution for a member who has not yet enrolled, **you may enroll the member yourself**.

- To enroll a new member online, you'll need the member's name, Social Insurance Number (SIN), mailing address and date of birth.
- Login at **www.manulife.ca/GRO**.
- Select 'Manage your plan', then 'Enroll a member' from the section of the menu and follow the instructions.

To check how many employees have enrolled

- Login at **www.manulife.ca/GRO**.
- Select 'Reporting' from the left side of the screen, then click 'Request a report.' Choose 'Member Download' from the reports available.

Decide how you will remit contributions to Manulife

You'll remit your Group RRSP contributions online, either by uploading a file or by entering a list directly into the system. You can change which method you use as your needs change.

1

Choose **Submit a contribution list** if you ...

☐ Have a smaller number of members (fewer than 15-20 members), and

☐ Will not typically be varying your member contribution amounts each month

Go to page 9 and read the section titled Submit contribution listing. This section explains the process to enter the contribution information directly onto the secure internet site.

2

Choose **Submit a contribution file** if you ...

☐ Have a larger contribution file and a higher number of members (greater than 15-20 members), and

☐ Vary your member contribution amounts each month

Go to page 5 and read the section titled Submit contribution file. This section explains the process to create a file with the contribution details and submit that file using the secure internet site.

1 Submit a contribution list

You've decided to enter your contribution information directly into Manulife's system. Here's how to create your list.

Step 1: Prepare your contribution list

- Login at **www.manulife.ca/GRO**, and choose '*Plan Sponsors Login*' from the menu.
- You will need to provide your customer number and PIN.
- From the left menu, select 'Submit contribution listing' under 'Manage your plan'.
- You will see a list of the active members enrolled in your plan.

You will need to:

- Specify the **contribution period** (i.e. the pay period end date to which this contribution applies).
- Enter the contribution amounts – by contribution category – for each member .

The next time you make a contribution, your contribution list will be pre-filled. You'll just need to update the amounts that have changed.

Step 2: Choose payment method

You've created your contribution list. Now indicate how you'll pay by clicking on 'Select payment method' in the left menu. You must use the Pre-Authorized Debit (PAD) option.

Step 3: Verify and submit

Before you submit your contribution for processing, you'll see a summary of your contribution details.

- Verify the information and make any corrections,
- When you're ready, click '*Submit*',
- Wait for a confirmation message,
- Write down the reference number in our confirmation message, or print the confirmation page, and
- Keep it for your records in case you have questions or wish to view your contribution history online.

2 Submit a contribution file

You've decided to upload your contribution information using a spreadsheet file. Here's how to prepare and upload your file.

Step 1: Download the contribution template

Manulife provides you with a **Contribution remittance template** into which you'll enter your data.

This file must be in the format provided in order for our system to accept it. See *Sample file format* on page 7 for a sample of the required format.

Do you already have a contribution file?

If you already have a contribution file format, or you use a third-party payroll provider to create your file, you can **copy and paste** the information from your original file to the Manulife pre-formatted file.

To get the template and create your Manulife contribution file:

- Go to **www.manulife.ca/GRO**
- From the left menu, select 'Plan Sponsor' then select '*Your forms and downloads*'
- Look for the section titled 'Defined Contribution Plans (GRO)' then select the *Contribution remittance template*
- Key in your contribution information without changing the file format or layout
- Save the file as a .txt file (all spreadsheet programs allow you to do this by clicking on 'File' then 'Save As')

Step 2: Prepare your contribution file

Use the following instructions and our sample Manulife file format to prepare your contribution file.

Tips and instructions

Different plan rules - If you have different plan rules for this Group RRSP due to different job categories, you must still submit the information in one file.

Characters not accepted - The fields and columns in the file cannot contain any of the following characters:

- dollar signs ($)
- underscores (_)
- brackets
- slashes (/ or \)
- percentage signs
- commas
- number signs
- blank spaces
- "at" symbols (@)
- single quotation marks
- double quotation marks
- ampersands (&)
- asterisks (*)

Negative amounts - Do not fix over-contributions by recording adjustments (negative amounts) in this file. Fix over-contributions by reducing the next month's contribution for the affected member.

Comments - Do not attach comments to the spreadsheet. Send comments to us by e-mail, or call us using the contact information found on page 2.

Member Required - The amount your members are required to contribute to the plan. If this is not applicable for your plan, leave this section blank.

Sponsor Required - The amount you are required to contribute to the plan. If this is not applicable for your plan, leave this section blank.

Member Voluntary - The additional amount members may choose to contribute to the plan. If this is not applicable for your plan, leave this section blank.

Sponsor Voluntary – Please leave this section blank.

About the example we used in the Sample file format

The following sample Group RRSP file format has a contribution formula where members contribute 5% of their salary and their employer matches those contributions dollar-for-dollar. Members can then contribute up to an additional 10% of their salary, but the employer does not match those contributions.

In this example, the 5% that the members contribute is "*Member Required*", the 5% that the employer contributes is "*Sponsor Required*", and the additional amount that the members contribute (up to 10%) is "*Member Voluntary*".

Section 2: Making contributions

Sample file format

Here's a sample of the format and information we need to process your contributions electronically, with tips inserted for each section. Your file must be in this format in order for our system to accept it.

Plan Name	ABC Company of Canada Ltd.	Your company name
Division Name	*Not applicable for this product, leave blank.*	
Policy Number	55500000	Your policy number can be found on your welcome letter
Total Amount Being Contributed	2629.98	• Please key in amounts exactly as shown, without dollar signs or commas • Enter all dollar amounts to two decimal places
Contribution Period End Date YYYYMMDD	2001Jan31	Please submit dates exactly as shown
Payment by Pre-Authorized Debit	2629.98	You must submit payment using the pre-authorized debit option
Payment by Wire Transfer	*Not applicable to this product, leave blank.*	
Payment by Cheque	*Not applicable to this product, leave blank.*	
Payment by Variance Account	*Not applicable to this product, leave blank.*	
Payment by Forfeiture	*Not applicable to this product, leave blank.*	
	For a definition of 'Member Required', "Sponsor Required", "Member Voluntary, and "Sponsor Voluntary" see page 6.	

Member Number	Member Last Name	Member First Name	Member Required*	Sponsor Required*	Member Voluntary*	Sponsor Voluntary*
31	Doe	John	176.38	176.38	50	*Not applicable, leave blank*
49	Wong	Jane	75.8	75.8	25	*Not applicable, leave blank*
113	Jones	Mike	263.01	263.01	75	*Not applicable, leave blank*
57	Cohen	Mary	103.39	103.39	50	*Not applicable, leave blank*
34	MacDonal	Marg	104.4	104.4	50	*Not applicable, leave blank*
55	Smith	Fred	150.55	150.55	75	*Not applicable, leave blank*
108	Myer	Sam	85.25	85.25	25	*Not applicable, leave blank*
99	Singh	Diane	56.21	56.21	20	*Not applicable, leave blank*
Total			1014.99*	1014.99*	370.00*	*Not applicable, leave blank*

- 'Member' means your enrolled employee
- Member number is the number used to identify your member
- Do not enter commas or spaces before or after the name. Hyphens may be entered only if part of the first or last name (example: Smith-Barney)
- You are the Sponsor

Step 3: Send us your contribution file

Your file is now ready to go! To send your file to Manulife:

- Login at **www.manulife.ca/GRO**, and choose '*Plan Sponsors Login*' from the menu.
- From the left menu, select '*Submit contribution file*' under '*Manage your plan*'.

You will need to:

- Specify the contribution period (i.e. the pay period end date to which this contribution applies).
- Use the browse button on your computer to select the file you want to send to Manulife.
- Date and save each file you submit for your records.

Step 4: Confirm payment method

You've uploaded your file. Now confirm how you'll pay by clicking on 'Select payment method' in the left menu. You must use the Pre-Authorized Debit (PAD) option.

Step 5: Verify and submit

Before you submit your contribution for processing, you'll see a summary of your contribution details.

- Verify the information and make any corrections,
- When you're ready, click 'Submit',
- Wait for a confirmation message,
- Write down the reference number contained in the confirmation message, or print the confirmation page, and
- Keep it for your records in case you have questions or wish to view your contribution history online.

Congratulations… You're done!

Section 3: Managing your plan

In this section, we've included the answers to common questions you'll have when managing your plan. If you can't find the answer you're looking for, you can also contact us with questions at the information listed on page 2.

Deposits other than payroll deduction

Your members can remit periodic lump-sum contributions to their Group RRSP by selecting '*Make a lump sum contribution*' on the member secure website and advising Manulife how much they want to contribute.

Transfers from other institutions

Your members can also transfer registered money from other financial institutions to take advantage of the services and low fees offered by Manulife. Transfer forms are available online at **www.manulife.ca/GRO** or by calling a Financial Education Specialist at **1-888-727-7766**.

When a member leaves or retires

When a member leaves your company or retires, it's known as 'terminating' their membership.

Manulife's **online termination feature** quickly notifies us of members leaving your plan. It also lets you easily monitor your request online.

When a member leaves

When you 'terminate' a member from your Group RRSP, we automatically transfer his or her account to the **Manulife Personal Plan**, which offers many of the same services as the Group RRSP.

We will transfer their investments intact – meaning the interest rates and maturity dates on all guaranteed interest accounts will not change. The terminated member will be notified of the transfer with a welcome letter along with an account statement reflecting his or her assets in the Personal Plan. This letter will also provide options if the member wishes to transfer funds out of the Manulife Personal Plan.

If a member has less than $1,000 in his or her account upon termination, the member's account will automatically be cashed out and Manulife will send the member a cheque for the amount, minus any adjustments or withholding tax.

To terminate a Group RRSP plan member:

1. Login at **www.manulife.ca/GRO**
2. Select '*Member Terminations*' from the left menu, then '*Submit a member termination*'
3. Enter the member's name and select the plan the member is leaving
4. Confirm the member's information
5. Submit the request

If you've missed some information, the system will tell you.

Incomplete information

While Manulife will accept online requests with incomplete information, your request will remain in a pending status until you provide the missing details. For example, we can't begin to process a termination if the member's address is incomplete.

Helping your member make the transition

We know that leaving a group savings plan can be an intimidating process. That's why terminated members can receive toll-free support from **Manulife's Transition Solutions** team to support them. Members will learn how to contact these Specialists in the welcome letter they receive upon being transferred to the Personal Plan.

When a member retires

The process for retiring members is the same as for members who leave your company, so when your members retire, follow the same steps. Whether your members choose to retire early (generally before age 65), or retire late (generally after 65), the process is the same.

Available exclusively for retiring Group RRSP members

Retiring Group RRSP members will receive information about **Manulife's Group Retirement Income Plan** – an easy, convenient option for turning retirement savings into retirement income. Your retiring members can:

- Move to the Group Retirement Income Plan without transfer fees, provided the member has a minimum account balance of $5,000.
- Keep the same fund selections, and Manulife services.
- Consolidate savings, by transfering in savings from other plans.

If a member dies

Manulife is here to help you through this difficult situation.

Should a member of the plan pass away, you need to notify Manulife so that we can begin processing the death claim.

1. Login at **www.manulife.ca/GRO**
2. From the menu on the left, select '*Plan sponsors*', then '*Your forms and downloads*'
3. Visit the '*Registered Retirement Savings Plan (RRSP)*' section, and open the **Notice of Death form**
4. Complete the Notice of Death form and mail it to Manulife at the address on the form.

You may also choose call a Customer Service Representative at **1-888-713-7788**.

What happens after you notify us

Manulife will work directly with the named beneficiary or the executor of the estate to obtain the necessary documents to pay the death benefit. If you'd rather Manulife work directly with you, please let us know.

How death benefits are paid

When you notify us, we'll contact the beneficiary designated by the member and provide that person with the amounts and options. **If the member did not name a beneficiary**, the death benefit will be paid to the member's estate.

In the case of locked-in funds, if the member had a spouse on the date of death, the law may require any death benefit be paid to the spouse, regardless of other named beneficiaries.

Plan Governance

Your Group RRSP is a Capital Accumulation Plan (CAP) and you have certain responsibilities under the Guidelines for these plans. Responsibilities include:

- Setting up the plan,
- Providing investment information and decision-making tools to CAP members,
- Introducing the plan to members,
- Providing on-going communication to members,
- Maintaining the plan, and
- Ensuring that termination of the plan or the membership of an individual within the plan is done in accordance with the terms of the CAP.

Manulife helps you through these governance responsibilities. You will find helpful information and tools under the Plan Governance Support Centre found on the left-hand side of your secure Manulife site. These include:

- An option to create and update a **CAP report** for your plan, which includes all the ways in which Manulife helps you meet your governance responsibilities
- **Manulife's Compliance Statement**, which documents Manulife's compliance with appropriate legislation as your plan administrator

Section 4: Getting help… for you

This section summarizes the ways you can get support managing your plan.

Personal support

If you have any questions or need support, please call our Customer Service Centre at **1-888-713-7788** Monday to Friday 8 a.m. to 6 p.m. EST.

Online

There's a tremendous amount of secure, 'self-serve' information available to you online, 24 hours a day. **We suggest you schedule some time to explore the many resources available to you!**

To access this information:

1. Login at **www.manulife.ca/GRO**
2. Select '*Plan sponsors*', then navigate to the section that interests you.

Telephone and email

Manulife's bilingual customer service can help you with **general inquiries** and ordering supplies such as **enrolment kits**.

1-888-713-7788 toll-free
Monday to Friday
8 a.m. to 6 p.m. EST

You can also email us and we'll reply within 48 hours.

- If you are located in Ontario, please email CPOOntario@manulife.com
- If you are located east of Ontario, please email CPOMontreal@manulife.com
- If you are located west of Ontario, please email CPOWest@manulife.com
- If you prefer to receive service in French, please email CPOMontreal@manulife.com

Section 5: Getting help... for your members

If your members have a question about their account, simply **send them to us**.

Online

Like you, members have access to their plan information on the secure member website at **www.manulife.ca/GRO**.

When a member joins the plan online, they're automatically prompted to establish a PIN. If a member doesn't have (or has lost) a PIN, he or she can call Manulife's interactive voice response system at **1-888-727-7766** to create one. Members will have to answer some questions about themselves to establish the PIN.

Telephone and email

Manulife's bilingual customer service can help with plan changes, and general inquiries.

1-888-727-7766 (toll-free)
Monday to Friday
8 a.m. to 8 p.m. ET

Members can also email us at **gromail@manulife.com** and we'll reply within 48 hours.

Investment information

Plan members can call our team of qualified Financial Education Specialists, who are ready to help with their investment and retirement planning questions.

1-888-727-7766 (toll-free)
Monday to Friday
9 a.m. to 5 p.m. ET

Plan members will receive annual statements reporting their account activity and growth. They can also access up-to-date account information at **www.manulife.ca/GRO**.

Notes

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Manulife Financial

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