

# Proposal for

## A Group RRSP can work with your company's overall compensation approach to:

- Provide greater financial security for employees and their families
- Tangibly convey your concern for employees' life after work
- Help your company gain a competitive edge when recruiting
- Enhance employee appreciation and loyalty, and
- Create a workplace in which your employees want to stay for the long term.

### Policy Features

- Internet contributions with Pre-Authorized Debit
- Steps Retirement Program®
- Managed iWatch® investment platform
- Certified Diversified Warranty
- Award-winning member enrolment material
- Multi-media education
- 24 hour account access through IVR and Internet
- Member Reward Program
- Top-rated annual statements mailed directly to members

### Plan Sponsor Fee for Services

Plan Amendment and Policy Termination:

\$75/hour with a \$200 minimum

### Member Fee for Services

Interim Statements:

\$5.00 per member statement

Member requested reconciliation of accounts:

Hourly rate

Member interaccount transfers using internet or telephone:

Free

Member interaccount transfers not using internet or telephone:

4 free per calendar year; \$25 per occurrence thereafter

Member withdrawal (if applicable):

1 free per calendar year; \$25 per occurrence thereafter  
Fee is waived for internal transfers

Withdrawals sent by courier (at member request):

Cost of courier

Duplicate tax form or receipt:

\$10 per occurrence. Fee is waived if Manulife error

Locate a member using an external service:

Cost of service to a maximum of \$50

### Guaranteed Interest Account Withdrawal Basis

Death, disability:

Book Value

Policy discontinuance:

Adjusted market value (0.50% adjustment)

Purchase Manulife retirement product at normal retirement:

Greater of book or market value

Normal retirement outside Manulife:

Book Value

Early or late retirement:

Market Value

All other withdrawals:

Market Value

**Note:** If payroll contributions are less than \$10,000 annually, or if there are less than 2 active members in the plan, Manulife Financial reserves the right to terminate this policy and transfer members and their assets to the Manulife Personal Plan RRSP.

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## FutureStep Investment Management Fees

Fund Name by Asset Class	Member Account Balance			
	\$0 - \$25K	\$25K - \$40K	\$40K - \$60K	Over \$60K
<b>Retirement Date Funds</b>				
2000 – MLI Retirement Income Fund	1.850%	1.750%	1.650%	1.600%
2015 – MLI Retirement Date 2015	1.850%	1.750%	1.650%	1.600%
2020 – MLI Retirement Date 2020	1.850%	1.750%	1.650%	1.600%
2025 – MLI Retirement Date 2025	1.850%	1.750%	1.650%	1.600%
2030 – MLI Retirement Date 2030	1.850%	1.750%	1.650%	1.600%
2035 – MLI Retirement Date 2035	1.850%	1.750%	1.650%	1.600%
2040 – MLI Retirement Date 2040	1.850%	1.750%	1.650%	1.600%
2045 – MLI Retirement Date 2045	1.850%	1.750%	1.650%	1.600%
2050 – MLI Retirement Date 2050	1.850%	1.750%	1.650%	1.600%
<b>Strategic Asset Allocation</b>				
2001 – MLI Conservative Asset Allocation	1.800%	1.700%	1.600%	1.550%
2002 – MLI Moderate Asset Allocation	1.800%	1.700%	1.600%	1.550%
2003 – MLI Balanced Asset Allocation	1.800%	1.700%	1.600%	1.550%
2004 – MLI Growth Asset Allocation	1.800%	1.700%	1.600%	1.550%
2005 – MLI Aggressive Asset Allocation	1.800%	1.700%	1.600%	1.550%
<b>Canadian Money Market</b>				
3132 – MLI Canadian Money Market Fund (MAM)	1.500%	1.400%	1.300%	1.250%
3191 – MLI Daily High Interest Fund	1.400%	1.300%	1.200%	1.150%
<b>Canadian Bond</b>				
4191 – MLI MAM Canadian Bond Index Fund	1.520%	1.420%	1.320%	1.270%
4271 – MLI PH&N Bond Fund	1.750%	1.650%	1.550%	1.500%
<b>Balanced</b>				
5141 – MLI Fidelity Canadian Asset Allocation	2.150%	2.050%	1.950%	1.900%
5301 – MLI Leith Wheeler Diversified Pooled Fund	1.800%	1.700%	1.600%	1.550%
<b>Canadian Large Cap Equity</b>				
7132 – MLI MAM Canadian Equity Index Fund	1.530%	1.430%	1.330%	1.280%
7241 – MLI Jarislowski Fraser Canadian Equity Fund	1.750%	1.650%	1.550%	1.500%
7481 – MLI Greystone Canadian Equity Fund	1.750%	1.650%	1.550%	1.500%
7601 – MLI Scheer Rowlett Canadian Equity Fund	1.850%	1.750%	1.650%	1.600%
<b>Canadian Small to Mid Cap Equity</b>				
7122 – MLI MMF Growth Opportunities Fund	1.950%	1.850%	1.750%	1.700%
<b>U.S. Equity</b>				
8131 – MLI MAM U.S. Equity Index Fund	1.530%	1.430%	1.330%	1.280%
8196 – MLI U.S. Diversified Growth Equity Fund (Wellington)	2.000%	1.900%	1.800%	1.750%
<b>International Equity</b>				
8192 – MLI International Equity Fund (Templeton)	2.100%	2.000%	1.900%	1.850%
8321 – Manulife BlackRock International Equity Index Fund	1.650%	1.550%	1.450%	1.400%
<b>Global Equity</b>				
8161 – MLI MFS MB Global Growth Equity Fund	1.800%	1.700%	1.600%	1.550%
8181 – MLI Trimark Fund	2.050%	1.950%	1.850%	1.800%

## FutureStep Guaranteed Interest Account (GIA) Rates

	1 Year GIA	3 Year GIA	5 Year GIA
Effective			

Errors and omissions excepted.  
 These rates are subject to change without notice, at any time.

