

Your step-by-step process to applying for a Manulife Bank Registered Retirement Savings Plan (RRSP) loan!

Dear Manulife Group RRSP Plan Member,

Thank you for your interest in obtaining a Manulife Bank RRSP loan. By taking advantage of an RRSP loan, you can increase your retirement savings. Applying has never been easier! If you have any questions, use the help buttons as a guide.

Interest Rates

To obtain the current interest rate, contact Manulife Bank at 1-877-765-2265 and press 1 for English or 2 for French.

Following approval, your RRSP loan will be deposited in to your company sponsored Group RRSP account.

**if you are not currently enrolled in your company sponsored Group RRSP, contact your Plan Administrator about enrolling in the plan.*

Checklist

Complete the online Manulife Bank RRSP loan application and confirm your current investment instructions online at www.manulife.ca/GRO. Once you have completed your application, print and sign the form, then mail or fax to Manulife Bank.

Send your complete application to:

Fax: 1-866-236-7317

OR

Mail to:

Manulife Bank
Lending Services Group RRSP
Delivery station 500 MA
500 King Street North
Waterloo, ON
N2J 4C6

Please do not FAX the application **and then** mail it as it may result in two loans being issued.

LOAN DEADLINE

To ensure you get the benefits of your RRSP loan, your application must be received by March 1, 2006 to be eligible for the 2005 tax year.