

Manulife's FutureStep™ Group RRSP



Building a solid and competitive business starts with taking care of your employees...

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.

Manulife has a solution

Manulife's FutureStep Group RRSP is specifically designed to meet the unique needs of small business owners like you. Here's how you benefit:

- **No cost to you** – as the employer, you don't pay for administration because fees are covered in one low Investment Management Fee (IMF) associated with each fund
- **Quick and easy online application** – the plan takes little effort to set up
- **Convenient online administration** – administer your plan online when it's convenient for you
- **Competitive fees** – lower fees mean more of your employees' savings go toward their retirement income
- **Leading funds** – Manulife's rigorous selection and monitoring process ensures the availability of only top quality investments for your plan
- **First-class employee services** – online retirement planning tools, statements and education materials mean your employees have support when they need it



We know you don't have a lot of time to manage a Group RRSP... so Manulife makes it easy for you!

Plan Setup

Our online application process is quick and easy. You decide when employees become eligible to join, and whether or not you'll make employer contributions.

Ongoing Administration

Our easy-to-read plan administration guide walks you through plan administration tasks. Manulife's comprehensive and secure website lets you efficiently manage your plan whenever it's convenient for you - 24 hours a day, seven days a week.

Our online reports are easy to read, designed with user-friendly charts and graphs. Whenever you want, you'll be able to 'see' details at a plan level, or broken out by individual.

Online help isn't your only option! We also answer your questions, Monday to Friday, 8 a.m. to 6 p.m. ET, through Manulife's bilingual administrative support team.

What's a Group RRSP?

A Group RRSP is essentially a collection of individual RRSPs designed for use by an employer sponsor and their employees. After your employees enroll, they make contributions using payroll deduction, which is easy and convenient. Employees are usually comfortable with small amounts being consistently deducted from their pay, but even small amounts saved regularly over time, can grow.

“How does Manulife support my employees?”

Your employees benefit from all the services we offer. If you choose to join the plan as a member, you'll benefit from these services too!

Low Fees

When fees are low, savings grow faster. The investment management fees (IMFs) FutureStep Group RRSP members pay are typically lower than the Management Expense Ratio (MER) fees charged by individual mutual funds or at your local bank.

Immediate Tax Savings

Your employees enjoy immediate tax savings because under the current tax legislation contributions are deducted from their gross pay, requiring them to pay income tax only on the reduced amount.

Member Reward Program

Once a member's Group RRSP account is valued at over \$25,000, that member can take advantage of our Member Reward Program. This lets members enjoy even lower investment management fees (IMFs), and higher guaranteed interest account (GIA) rates.

If members transfer funds from their RRSPs at other institutions to their Group RRSP with Manulife, they'll be able to take advantage of the Member Reward Program even faster!



Online Enrolment and Support

Manulife's enrolment kit gives your employees everything they need to enroll, including fund information. Employees can enroll online when it's convenient for them, 24 hours a day, seven days a week.

Steps Retirement Program®

Every member sees an update of their estimated retirement income on their statement. If they want, they can set a retirement income goal online using the Steps Retirement Program® – an easy, online tool that helps them establish a retirement income goal, create a plan to meet it, and track their progress.

24/7 Information and Support

Your Group RRSP members get information and support immediately, when it's convenient for them, including:

- **A secure member website** providing full plan and investment information
- **Bilingual Customer Service Representatives** who answer Group RRSP account questions Monday to Friday, from 8 a.m. to 8 p.m. ET
- **Licensed Financial Education Specialists** who provide individual financial information over the phone
- **An annual statement** mailed to their home summarizing account activity



Investments

Our standard fund line-up saves you time. Whether your employees know very little about investing – or prefer to build and monitor their own portfolio – your plan will include options for both. You'll never have to worry about the investment options available in your Group RRSP because Manulife manages the fund line-up for you.

No touch... Retirement Date Funds

For those who do not want to regularly review their investments, Manulife's Retirement Date Funds are an excellent option, a series of funds with pre-determined maturity dates to match when a member wants to retire.

To choose from this series, members simply select the fund maturing closest to their preferred retirement date. The fund then rebalances annually, to reflect more conservative asset mixes as its maturity date approaches.

Low touch... Asset Allocation Funds

Those who don't have a high level of investment knowledge – but plan to spend some time managing their RRSP – may prefer Manulife's Asset Allocation Funds. With these funds, members choose an appropriate diversified investment portfolio of actively managed funds based on their risk tolerance.

Manulife designed Asset Allocation Funds to match five different investor styles – conservative, moderate, balanced, growth and aggressive. They automatically rebalance to help portfolios stay on track.

High touch... Build Your Own Portfolio

For more experienced, hands-on investors in your group, Manulife offers a variety of market-based funds from a range of asset classes as well as guaranteed interest accounts (GIAs) with different terms.

All Funds Held to Rigorous Standards

Manulife takes careful measures to ensure that the funds we offer you adhere to the rigorous standards of our Investment Watch (i-Watch®) program. This is a proven process that we use to select and monitor funds.

With i-Watch® you can be confident that the funds and fund managers offered to your group are of superior quality. Similar to processes used by consulting firms for institutional investors, i-Watch® subjects funds and fund managers to extensive selection and monitoring criteria.

Funds Guaranteed to be Certified Diversified

You don't have to be a governance expert to offer your employees a Manulife FutureStep Group RRSP. Manulife certifies your plan's fund line-up will meet the CAP Guideline criteria for investment diversification, with options that vary by investment style and by objective. Manulife will also issue a warranty certificate that helps protect you from certain financial losses resulting from legal action that challenges the adequacy of your plan's investment diversification.

Member Reward Program

Once a member's account is valued at \$25,000, his or her Investment Management Fees (IMFs) are reduced, and the Guaranteed Interest Account rates on the account are increased.

For any member whose balance in the plan is ...	The IMFs decrease and GIA rates increase by ...
\$25,000 - \$39,999	0.10%
\$40,000 - \$59,999	0.20%
\$60,000 or more	0.25%

The Funds

Fund Name	Investment Management Fee (IMF)
Retirement Date Funds	
2000 – Manulife Retirement Income Fund	1.85%
2015 – Manulife Retirement Date 2015 Fund	1.85%
2020 – Manulife Retirement Date 2020 Fund	1.85%
2025 – Manulife Retirement Date 2025 Fund	1.85%
2030 – Manulife Retirement Date 2030 Fund	1.85%
2035 – Manulife Retirement Date 2035 Fund	1.85%
2040 – Manulife Retirement Date 2040 Fund	1.85%
2045 – Manulife Retirement Date 2045 Fund	1.85%
2050 – Manulife Retirement Date 2050 Fund	1.85%
Asset Allocation Funds	
2001 - MLI Conservative Asset Allocation	1.80%
2002 - MLI Moderate Asset Allocation	1.80%
2003 - MLI Balanced Asset Allocation	1.80%
2004 - MLI Growth Asset Allocation	1.80%
2005 - MLI Aggressive Asset Allocation	1.80%
Build Your Own Portfolio Funds	
Fixed Income	
Guaranteed Interest Account (GIA) 1, 3, & 5 year	
3191 - Manulife Daily High Interest Fund	1.40%
3132 - MLI Canadian Money Market (MFC)	1.50%
4271 - MLI PH&N Bond Fund	1.75%
4191 - MLI MFC Global Pooled Canadian Bond Index	1.52%

Fund Name	Investment Management Fee (IMF)
Build Your Own Portfolio Funds	
Balanced	
5301 - MLI Leith Wheeler Diversified Pooled	1.80%
5141 - MLI Fidelity Canadian Asset Allocation	2.15%
Canadian Large Cap	
7241 - MLI Jarislowsky Fraser Canadian Equity	1.75%
7601 - MLI Scheer Rowlett Canadian Equity Fund	1.85%
7481 - MLI Greystone Cdn Equity Fund	1.75%
7132 - MLI MFC Global Pooled Canadian Index	1.53%
Canadian Small Cap	
7122 - MLI MMF Growth Opportunities	1.95%
US Equity	
8196 - MLI U.S. Diversified Growth Equity Fund (Wellington)	2.00%
8131 - MLI MFC Global Pooled U.S. Index	1.53%
International Equity	
8192 - MLI International Equity (Templeton)	2.10%
8321 - MLI BlackRock International Equity Index Fund	1.65%
Global Equity	
8181 - MLI Trimark	2.05%
8161 - MLI McLean Budden Global Equity	1.80%

“I'm interested. How do I sign up?”

If you have two or more employees and expect (as a group) to make contributions (annual cashflow) of at least \$10,000 annually, Manulife's FutureStep Group RRSP is the perfect choice for you.

We've made it easy for you to establish your plan. Simply follow these steps:

1. Get in touch with your financial advisor to get more information
2. Work with your advisor to finalize your plan design using the Plan Design Template and Guide
3. Complete the easy online application
4. Sign the contracts and return them to Manulife by fax – we'll send you a welcome letter when your policy has been set up
5. Use the Plan Administration Guide sent with your welcome letter to start remitting payroll contributions.

Investments Insurance Employee Benefits Banking

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 **Manulife Financial**

For your future™