Application Form
Group Tax-Free Savings Account (TFSA)

This form is also available at www.manulife.ca/GRO in the 'Manage your plan' section.

Send us stuff online
Send us your completed form by signing in to your online account at Manulife.ca/GRO.
Look for **Send documents** in your homepage under the 'My Account' tab.

Not signed up yet?
Access your savings anytime, using our secure website. Go to Manulife.ca/GRO and click 'Sign in' to get started.

For Quebec residents only: As per Quebec law, forms are available to you in both French and English. If you do not indicate your preferred language, we will continue to communicate with you in French or English, as per your previous language preference selection.

Please print clearly in the blank boxes.

Your Account information

If you are not sure how to complete any of these boxes, your Plan Administrator can help you or you can call Customer Service at 1-888-727-7766.

Plan Sponsor/Employer **Manulife Personal Plan**		Group annuity policy number
Member number	Division	Member Class
Date you are joining the plan (dd/mmm/yyyy)	Date you started with your employer (dd/mmm/yyyy)	

Your personal information

For your Account to qualify as a TFSA under the Income Tax Act (Canada), you must be at least 18 years of age and a resident in Canada.

**Linking all your Manulife Group Retirement accounts may allow you to enjoy a better Member Reward Program (MRP) rate. If you have any questions about linking your accounts together, you can contact the Personal Plan Member Relationship Centre at 1-844-505-6240.*

***By providing your spouse's Manulife customer number, Manulife will link your accounts and your spouse's accounts together which may allow you to enjoy a better Member Reward Program (MRP) rate.*

Gender	First name	Middle initial	Last name	
Mailing address (number, street and apartment number)				
City	Province	Country	Postal Code	Your preferred language
Date of birth (dd/mmm/yyyy)	Social Insurance Number (SIN)	Marital status		Home telephone number ( )
Work telephone number ( )	Ext.	Personal email address		Link your accounts* ☐ Yes ☐ No
Spouse's first name	Spouse's last name			Spouse's customer number**

Your Beneficiary (or beneficiaries)

*A **revocable** Successor Account Holder or Beneficiary can be changed at anytime.*

*An **irrevocable** Beneficiary can only be changed with written consent from that Beneficiary. You will also need your Beneficiary's consent to withdraw or transfer money from your Account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable Beneficiary.*

If you want to name more than three beneficiaries, attach a dated and signed separate page with the names and the percentage of proceeds for each Beneficiary.

If you die while your Beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

A copy, fax, scan or image of the beneficiary designation in this form is as valid as the original.

If you have designated one Beneficiary, and that Beneficiary is your Spouse or Common-Law Partner at the time of your death, your Spouse or Common-Law Partner will become the Successor Account Holder under the Plan and the TFSA will continue unless elected otherwise.

Beneficiary name(s)	Relationship	Percentage of proceeds
Beneficiary name(s)	Relationship	Percentage of proceeds
Beneficiary name(s)	Relationship	Percentage of proceeds
	Your percentages must add up to 100%.	

The above Beneficiary designation is considered revocable unless you write irrevocable in the above designation.

If you do not name a Beneficiary, proceeds will be paid to your estate.

☐ I have attached a separate page, signed and dated listing my beneficiaries.

For Quebec only:
The designation of a Spouse as a Beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)
Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

Your investment instructions

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default fund.

You can go online at anytime to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: The investment performance of a market-based fund is not guaranteed.

Specify the 4-digit fund code of each fund you select below, along with the percentage of contributions you want to invest in each fund. Your percentages must add up to 100%.

Fund code	Fund name	%
	Your percentages must add up to 100%.	

☐ **Check here to leave your money invested in the current funds**
Note: Company Stock and customized funds are not available in the Manulife Personal Plan

I hereby authorize you to transfer my group

- Tax-Free Savings Account Policy No. ____________________
- To the Manulife Personal Plan TFSA.

Please sign here

I confirm that I have read, understood and agreed to the information in the policy and this Application Form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. I also confirm that information in this Application Form is correct to the best of my knowledge.

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this Plan and file an election with the Minister of National Revenue to register the qualifying arrangement as a Tax-Free Savings Account (TFSA). I agree to provide, upon request, proof of age and such further information as may be required in connection with the registration of the qualifying arrangement under the *Income Tax Act* (Canada).

I authorize my Plan Sponsor/Employer to act as agent for the purpose of remitting contributions and to deliver directions to Manulife on my behalf.

I shall notify Manulife if I become a non-resident of Canada and further recognize there are restrictions and penalties that may apply in accordance with the *Income Tax Act* (Canada).

I understand that I may be liable for certain tax consequences arising in connection with a non-qualifying arrangement.

Your signature (as the Account Holder)	Date signed (dd/mmm/yyyy)

Got something to send us?

Send us your completed form online by signing in to your online account at Manulife.ca/GRO.
Look for **Send documents** in your homepage under the 'My Account' tab.
Send documents is faster and safer than email.

Not signed up yet?

Access your savings anytime, using our secure website. Go to Manulife.ca/GRO and click 'Sign in' to get started.
You'll need your unique customer number and social insurance number to join. You can find your unique customer number on your welcome letter or a recent statement.

Mailing instructions

Send your completed forms to the address below.

If you live outside of Quebec:

Manulife
Attn: GRS Client Services
P.O. Box 396
Waterloo, ON N2J 4A9

Fax: 1-866-945-5110

If you live in Quebec:

Manulife
Group Retirement Solutions
2000 Mansfield, Suite 1410
Montréal, QC H3A 3A2

Fax: 1-866-945-5109

For Manulife use

Manulife customer number	Date (dd/mmm/yyyy)	Advisor name	Manulife advisor code

Manulife

Personal Information Statement

At Manulife, protecting your personal information and respecting your privacy is important to us.
“We”, “us” and “our” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

1. Why do we collect, use, and disclose your personal information?

For the purposes of establishing and managing our relationship with you, providing you with products and services, administering our business, and complying with legal and regulatory requirements.

2. What personal information do we collect?

Depending on the product or service, we collect specific personal information about you, such as:

- Identifying information such as your name, address, telephone number(s), email address, date of birth, driver’s license, passport number or Social Insurance Number (SIN)
- Financial information and investigative reports
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Banking and employment information
- Other personal information that we may require to administer your products or services and manage our relationship with you

We use fair and lawful means to collect your personal information.

3. Where do we collect your personal information from?

Depending on the product or service, we collect personal information from:

- Your completed applications and forms
- Other interactions between you and us
- Other sources, such as:
    - Third parties with whom we deal in issuing and administering your products or services now and in the future
    - Public sources, such as government agencies, credit bureaus and internet sites
    - Financial institutions
    - Your employer or Plan Sponsor and their authorized agents, plan advisors, consultants and plan service providers

4. What do we use your personal information for?

Depending on the product or service, we will use your personal information to:

- Administer the products and services that we provide and manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
- Perform audits, and investigations and protect you from fraud
- Conduct searches to locate you and update your information where required
- Determine your eligibility for, and provide you with details of, other products and services that may be of interest to you
- Automate processing to help us make decisions about your interactions with us, such as applications, approvals, or declines

5. Who do we disclose your information to?

Depending on the product or service, we disclose your personal information to:

- Persons, financial institutions, reinsurers, and other parties with whom we deal with in issuing and administering your product or service now and in the future
- Authorized employees, agents and representatives
- Your plan advisor and any agency that has entered into an agreement with us and has supervisory authority, directly or indirectly, over your plan advisor, and their employees
- Your employer or Plan Sponsor and their authorized agents, plan advisor, consultants and plan service providers
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example, data processing, programming, data storage, market research, printing and distribution services, and investigative agencies)

Except where there are contractual restrictions, these people, organizations and service providers are both within Canada and outside of Canada. Therefore, your personal information may be subject to interprovincial or cross-border transfers in order to provide services to you and subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

6. Withdrawing your consent

You may withdraw your consent for us to use your social insurance number for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements. You may also withdraw your consent to disclose your information to the advisor and their employees, appointed by your employer or plan sponsor.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to establish and administer your account unless federal or provincial laws give you this right.

If you wish to withdraw your consent, phone our customer care center at **1-888-727-7766** or write to the Privacy Officer at the address below.

7. Accuracy

You will notify us of any change to your contact information. If your information has changed, or if you need to make a correction of any inaccuracies to your personal information in our files, you may phone our customer service centre at **1-888-727-7766**, or write to the Privacy Officer at the address below**.**

8. Access

You have the right to access and verify your personal information maintained in our files and to request any factually inaccurate personal information be corrected, if appropriate. Requests can be sent to: **Privacy Officer Manulife, P.O. Box 1602, Del Stn 500-4-A, Waterloo, Ontario N2J 4C6** or Canada_Privacy@manulife.ca

For more information, you can review our Canadian Privacy Policy. Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email.