

A Voluntary Retirement Savings Plan (VRSP) is a smart decision for your business

You don't have to spend a lot of time setting up your plan – we make it easy!

Put a VRSP in place and gain the competitive edge

Thousands of Quebec employers don't yet offer a workplace savings plan. The Voluntary Retirement Savings Plan – or VRSP – is a workplace savings plan created to provide Quebec businesses with a cost-effective way to help their employees save for retirement. By putting a VRSP in place now you can give your company an edge over the competition.

How? By helping attract and retain top talent.

Employees are looking for companies that offer a workplace savings plan.

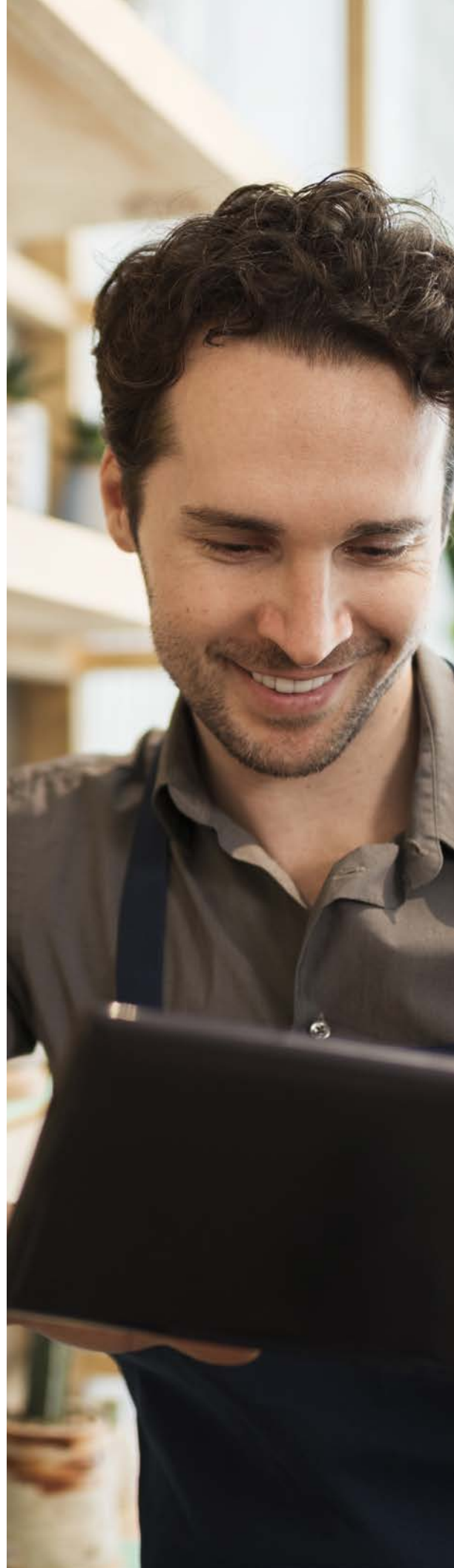
In fact:

- Seven out of 10 Canadians say that without the offer of a workplace savings plan, they'll steer clear of a potential employer.¹
- More than 42 per cent of Quebec employees without a workplace savings plan reveal they will consider changing jobs just to get one.²

You invest precious resources to find, hire, train and develop the right employees. Protect your investment and gain a competitive edge now with a Manulife VRSP.

¹The Manulife Financial Workplace Savings Survey, 2012.

²Enviroics 2010



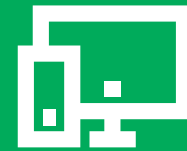
We know that as an owner your resources may be limited and you may not have the time to spend maintaining a plan.

The solution? A VRSP from Manulife Financial

- We offer a fast and easy online application and set up process that can be completed from the comfort of your own office in less than 20 minutes.
- Your contract is issued and accepted electronically so there's no paperwork.
- Manulife takes care of many of the day-to-day tasks you or your staff would normally have to do and we handle much of the paperwork.
- You don't have to contribute to your employees' VRSP, but there are tax advantages for your company if you do. Your contributions aren't subject to payroll taxes and are deductible as a salary expense for income tax purposes.

Make it easy with Manulife

As a recognized leader in providing group retirement solutions to Quebec businesses and managing financial assets for Canadians for more than 125 years, our team is committed to providing you and your employees with the support and services necessary to make setting up and managing a VRSP simple and convenient.



Discover more about the Manulife VRSP today. Don't delay – contact your advisor, visit **vrsp.com** or call our VRSP support team at **1-855-723-7070**.

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