



# WELCOME

## Your Enrolment Guide



The University of Ottawa Registered Pension Plan

# About this Enrolment Guide

This Guide provides information you will need to enroll in your company's Registered Pension Plan.

This process will take a bit of your time, but it will be time well invested. A colour-coded, step-by-step process will help you navigate through this Guide. Each step includes a 'To Do' box showing what you must complete to enroll. The boxes separate what you must do from what you should keep in mind.

Here's what you need to do...

**Step one:** Learn about your program

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**Step two:** Enroll in your plan

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**Step three:** Decide how to invest

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**Step four:** Check to see you've completed each step

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Let's Get Started...

## Learn about your program

### To Do!

- Learn about the advantages of your program.

## Advantages of the University of Ottawa Registered Pension Plan

To help ensure you are prepared for life after work, your Plan Sponsor (employer) has taken the first step toward helping you save for your retirement by offering you a Registered Pension Plan. Now, it's up to you to take the next step and join your program.

Your Registered Pension Plan provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.
- **Immediate tax reduction** – Regular payroll contributions to Registered Retirement Savings Plans and/or Registered Pension Plans are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every paycheck throughout the year.
- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings Plans, Deferred Profit Sharing Plans or Registered Pension Plans occurs in a tax-sheltered environment until you withdraw funds from the plan.
- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.
- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.
- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.

- **Easy-to-read statements**– Manulife’s member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.

**Keep reading to learn about how to join.**

## Details of your program

The University of Ottawa Group Retirement Program includes these plan(s):

- Registered Pension Plan (RPP) - You can **choose** to join this plan

Your Registered Pension Plan gives you the opportunity to put more savings to work for you with a voluntary plan. Consider taking advantage of your voluntary plan by making additional contributions. Even small contributions can grow significantly over time. For example, a contribution of \$600 a year – just \$50 a month – will grow to more than \$20,000 after 20 years.

*This projection assumes the contributions remain in your account until you retire and grow at a rate of 5% per year.*

## Enroll in your plan

### To Do!

- Follow the instructions to enroll in the plan.

Detach the **Application form(s)** for the plan(s) below. All forms you need to complete are located at the back of this Guide.

You can choose to join this plan:

**Application form for the Registered Pension Plan**

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### Complete the following sections on each Application form:

- Tell us about your plan
- Your personal information
- Name your beneficiary (or beneficiaries)

Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

## Decide how to invest

### To Do!

- Follow the instructions to determine your investor style and select your investments.

**Note** - If you consult a Financial Planner for advice regarding funds for this Registered Pension Plan, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.



If you do not provide instructions on where to invest contributions to your plan, contributions will be deposited to the plan default investment - Target Retirement Date Fund. You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

## Determine what type of investor you are

### To Do!

- Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B
1. How interested are you in selecting investment funds for your retirement savings?	I am not interested. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
2. How likely are you to monitor and rebalance your investments on an annual basis?	I don't want to review my investments. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
3. How would you rate your investment knowledge?	I have little to no knowledge about investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	<p><b>...to select a Retirement Date Fund.</b></p> <p>A Retirement Date Fund offers a well-balanced investment portfolio inside a single fund. Each fund is identified by its year of maturity, and as the maturity date approaches the fund gradually rebalances to become more conservative</p>	 <p><b>9</b></p>
Column B	<p><b>...to build your own portfolio.</b></p> <p>Choose from the individual funds available through your program to build your own portfolio.</p>	 <p><b>10</b></p>





## How to choose a Retirement Date Fund

### To Do!

Confirm the age at which you plan to retire: \_\_\_\_\_

Calculate the year you plan to retire: \_\_\_\_\_

Use the table below to select the Retirement Date Fund that is best suited to you.

**For example:** If you plan to retire in 2046, select the ML BR LifePath Idx 2050 fund.

Specify the 4-digit fund code for the Retirement Date Fund you select in the *Your investment instructions* section on each **Application form**.

If you plan to retire during the period...	The Retirement Date fund for you is...	Fund code
Before 2026	ML BR LifePath Idx 2025	2325
2026 - 2030	ML BR LifePath Idx 2030	2326
2031 - 2035	ML BR LifePath Idx 2035	2327
2036 - 2040	ML BR LifePath Idx 2040	2328
2041 - 2045	ML BR LifePath Idx 2045	2329
2046 - 2050	ML BR LifePath Idx 2050	2330
2051 - 2055	ML BR LifePath Idx 2055	2331
2056 or later	ML BR LifePath Idx 2060	2332

The **investment management fees** and **historical rates of returns** for these funds are on page 20. You can look up each fund online using the fund code at [www.manulife.ca/findmyfunds](http://www.manulife.ca/findmyfunds).

If you are already retired, or are close to retirement, there is an income fund (2321 - ML BR LifePath Idx Retire) that is available.

**You have now finished the fund selection process.** Go to the next step to complete your enrolment.



## Determine your investor style

### To Do!

- Circle one answer for each question.
- Write your score – indicated in brackets at the end of each answer – in the box to the right of each question.
- Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

**1. What is your investment horizon – when will you need this money?**

- a. Within 3 years (0)
- b. 3-5 years (3)
- c. 6-10 years (5)
- d. 11-15 years (8)
- e. 15 + years (10)

Your score

**2. What is your most important investment goal?**

- a. To preserve your money (0)
- b. To see modest growth in your account (4)
- c. To see more significant growth in your account (7)
- d. To earn the highest return possible (10)

**3. Please indicate which statement reflects your overall view of managing risk:**

- a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
- b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
- c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
- d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)

**4. If you owned an investment that declined by 20% over a short period, what would you do?**

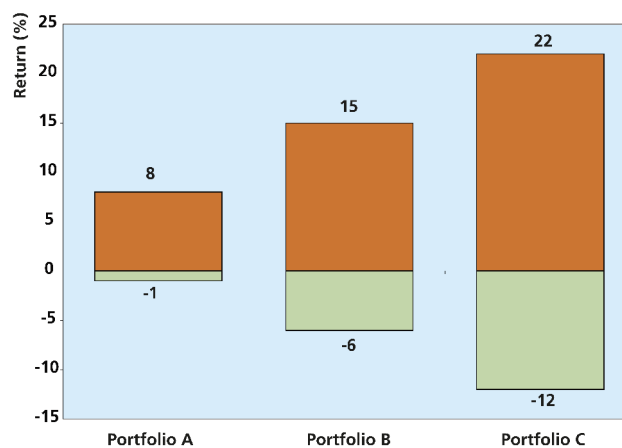
- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

**5. If you could increase your chances of improving your investment returns by taking more risk, would you:**

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

**6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?**

- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)



## STEP three

**7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?**

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions.(3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

**8. Which statement best applies to your approach regarding achieving your retirement income goals on time?**

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

**Your total score:**

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is: \_\_\_\_\_



## How to build your own portfolio

### To Do!

- Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.

Your investor style (from page 13): \_\_\_\_\_

Find the sample portfolio that matches your investor style.

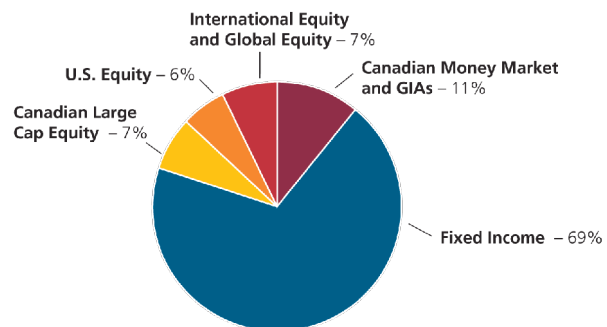
You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

Each asset class in the sample portfolio is represented by a different colour. For example, all Fixed Income fund descriptions are blue, and all US Equity fund descriptions are orange.

**If your investor style is...**

**A recommended asset mix for you is...**

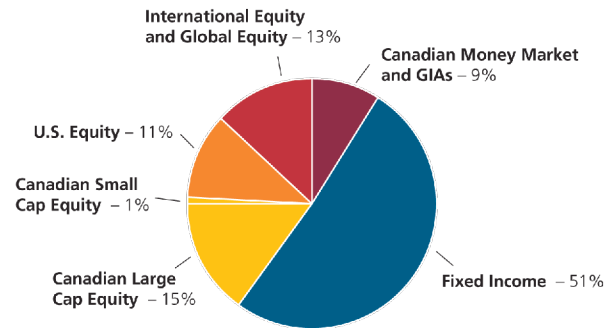
**Conservative**



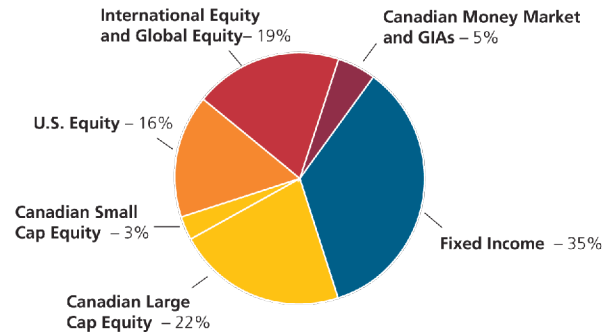
If your investor style is...

A recommended asset mix for you is...

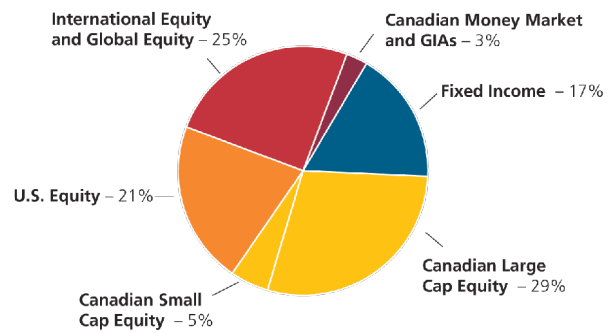
**Moderate**



**Balanced**



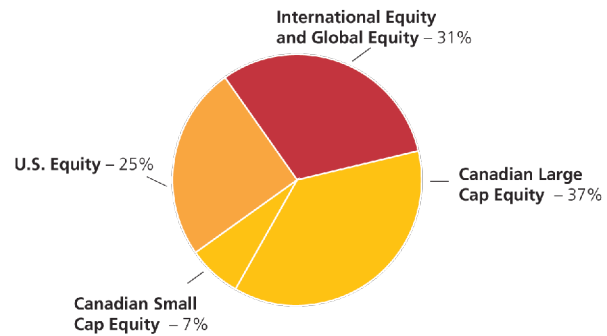
**Growth**



If your investor style is...

A recommended asset mix for you is...

**Aggressive**



**Notes:**

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.
- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolio in the above table. The guidelines provided are only suggestions.

**Where to find detailed fund information**

The **investment management fees** and **historical rates of return** are on page 20. You can look up each fund online using the fund code at [www.manulife.ca/findmyfunds](http://www.manulife.ca/findmyfunds)

**You have now finished the fund selection process.** Go to the next step to complete your enrolment.




## Check to see you've completed each step

### To Do!

- Refer to the checklist below.
- See the list below for details on how to submit your completed forms.

### Make sure you've fully completed each Application form for the plans you are joining.

#### Have you:

- 
- Completed the *Your personal information* section?
  - Named your beneficiary (or beneficiaries)?
  - Provided instructions on how to invest contributions to your plan?
  - Signed and dated each form?

Your enrolment package includes the following form(s):

- An **Application form** for the Registered Pension Plan (policy 34060) - return to University of Ottawa.

# You've successfully enrolled

## What's next?

You'll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer Number and explain how to set your PIN and register for the secure website.

### Set up your online account to access resources to help shape your financial future.

- Go to [www.manulife.ca/GRO](http://www.manulife.ca/GRO) and sign in to your retirement account.
- Click Register and follow the instructions.

You will need your Customer Number and the last three digits of your Social Insurance Number. You will also be asked to provide an email address and create a password

## How can I track the progress of my account?

- **Member statements** – You'll receive regular easy-to-understand member statements updating you about your account activity and growth.
- **Online** – You can access your account online 24 hours a day, 7 days a week at [www.manulife.ca/GRO](http://www.manulife.ca/GRO).
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife Customer Service Representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# What are my responsibilities as a plan member?

## To Do!

- Review and understand your responsibilities.

Any tax-deferred group savings plan that lets you choose between two or more investment options is known as a Capital Accumulation Plan (CAP).

As a CAP member, you have these responsibilities:

- Deciding how much to contribute.
- Making use of the tools and information available to you through your program.
- Selecting your investments.
- Reviewing your investments regularly to ensure they continue to meet your retirement savings and investment goals.

You should also consider obtaining investment advice from an appropriately qualified independent advisor.

Manulife's Customer Service Representatives and Financial Education Specialists are available to help you understand the many planning tools and services you can use.

Call **1-888-727-7766** to speak with a representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# Rates of Return Overview

## Market-based Funds

The investments available through your group program appear here. The investment returns shown below are gross returns for the investment and do not take into account any investment management fees (IMFs), taxes or other expenses the funds incur, which will impact the returns.

You can find more details at [www.manulife.ca/findmyfunds](http://www.manulife.ca/findmyfunds). Use the fund code to look up each fund.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on August 31, 2021														
Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
<b>TARGET DATE FUNDS</b>														
2321	ML BR LifePath Idx Retire	0.620	4.7	8.7	7.8	7.3	7.3	6.2	6.5	8.7	7.0	6.2	7.2	1.9
	<i>Custom BlackRock LifePath Retirement Index Benchmark<sup>5</sup></i>		4.8	8.7	7.8	7.3	7.2	6.1	6.5	8.7	6.8	6.2	7.2	1.9
2325	ML BR LifePath Idx 2025	0.620	6.6	11.4	9.3	8.1	8.3	7.5	8.6	11.4	7.3	5.7	9.2	4.0
	<i>Custom BlackRock LifePath Index 2025 Fund Benchmark<sup>5</sup></i>		6.6	11.4	9.2	8.0	8.3	7.4	8.6	11.4	7.1	5.6	9.1	3.9
2326	ML BR LifePath Idx 2030	0.620	8.8	14.5	11.0	9.0	9.3	8.4	9.3	14.5	7.6	5.3	10.1	4.8
	<i>Custom BlackRock LifePath Index 2030 Fund Benchmark<sup>5</sup></i>		8.8	14.6	11.1	9.1	9.3	8.4	9.4	14.6	7.7	5.2	10.0	4.7
2327	ML BR LifePath Idx 2035	0.620	11.0	17.7	12.7	10.0	10.3	9.3	10.1	17.7	7.9	4.9	11.0	5.7
	<i>Custom BlackRock LifePath Index 2035 Fund Benchmark<sup>5</sup></i>		11.0	17.7	12.6	9.9	10.2	9.2	10.0	17.7	7.7	4.8	10.9	5.5
2328	ML BR LifePath Idx 2040	0.620	13.1	20.8	14.2	10.9	11.2	10.2	10.8	20.8	8.1	4.5	11.9	6.6
	<i>Custom BlackRock LifePath Index 2040 Fund Benchmark<sup>5</sup></i>		13.1	20.8	14.2	10.8	11.1	10.1	10.7	20.8	7.9	4.4	11.8	6.4
2329	ML BR LifePath Idx 2045	0.620	15.0	23.5	15.6	11.7	12.0	11.0	11.4	23.5	8.2	4.2	12.8	7.3
	<i>Custom BlackRock LifePath Index 2045 Fund Benchmark<sup>5</sup></i>		15.0	23.5	15.6	11.6	11.9	10.9	11.3	23.5	8.2	4.1	12.6	7.1
2330	ML BR LifePath Idx 2050	0.620	16.1	25.1	16.5	12.2	12.4	11.5	n/a	25.1	8.4	4.1	13.2	7.6
	<i>Custom BlackRock LifePath Index Fund Benchmark<sup>5</sup></i>		16.1	25.2	16.5	12.1	12.4	11.4	n/a	25.2	8.3	4.0	13.1	7.4
2331	ML BR LifePath Idx 2055	0.620	16.3	25.4	16.6	12.3	12.5	11.5	n/a	25.4	8.5	4.1	13.2	7.7
2332	ML BR LifePath Idx 2060	0.620	16.2	25.3	16.5	n/a	n/a	n/a	n/a	25.3	8.4	n/a	n/a	n/a

Rates of return on August 31, 2021

Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
<b>CANADIAN MONEY MARKET</b>														
3132	ML Cdn Money Market (MIM)	0.570	0.3	0.5	1.1	1.4	1.4	1.3	1.3	0.5	1.6	2.0	1.5	1.0
3191	ML Daily High Interest	0.500	0.3	0.4	0.7	1.1	1.2	1.2	1.4	0.4	1.0	1.7	1.5	1.2
<b>FIXED INCOME</b>														
4131	ML Canadian Bond (MIM)	0.650	-2.4	-1.2	2.7	5.0	4.1	3.1	4.0	-1.2	6.7	9.8	1.5	-1.1
4141	ML Fidelity Cdn Bond	0.850	-1.9	-0.2	3.0	5.2	4.4	3.4	4.2	-0.2	6.2	9.8	1.9	-0.6
4162	ML MFS LT Fixed Income	0.750	-5.9	-4.5	1.3	6.1	5.4	3.7	5.8	-4.5	7.4	16.4	3.5	-2.9
4191	ML MIM Cdn Bond Index	0.555	-2.6	-1.7	2.0	4.4	3.7	2.6	3.7	-1.7	5.8	9.5	1.3	-1.4
4192	ML Fixed Income Plus (AB)	0.690	-1.5	0.3	2.4	4.9	4.0	3.1	4.1	0.3	4.6	10.0	1.2	-0.5
<b>BALANCED</b>														
5011	ML Balanced	0.750	9.4	15.0	10.6	8.8	8.8	8.0	8.8	15.0	6.3	5.4	8.7	4.8
5132	ML MMF Monthly High Income	0.800	11.6	16.8	11.5	9.6	9.5	8.9	10.4	16.8	6.4	5.9	9.1	6.8
5291	Gdn Et Bal SRI	0.850	11.2	16.1	10.5	9.8	9.5	8.5	n/a	16.1	5.1	8.4	8.7	4.5
5452	ML Mawer Canadian Balanced	0.840	9.4	15.1	12.4	10.7	10.8	9.6	11.4	15.1	9.8	7.3	11.1	5.0
<b>CANADIAN LARGE CAP EQTY</b>														
7131	ML Cdn Lrg Cap Val Eq (MIM)	0.680	25.9	40.3	15.1	7.0	7.5	7.7	8.0	40.3	-5.5	-7.7	9.1	8.4
7132	ML MIM Cdn Equity Index	0.550	20.3	28.4	15.5	11.7	11.3	10.5	8.2	28.4	3.9	4.4	10.2	7.3
7142	ML Fidelity Cdn Equity Inst	0.800	17.1	23.9	13.5	11.7	11.2	10.5	9.6	23.9	3.9	8.3	9.7	7.8
7313	ML CC&L Group Cdn Q Growth	0.750	20.7	29.2	16.9	11.5	12.4	11.2	n/a	29.2	5.8	1.4	15.4	6.3
7451	ML Mawer Canadian Equity	0.840	20.3	28.3	14.5	10.3	10.5	10.3	12.0	28.3	2.2	2.4	11.1	9.5
7631	ML BG Canadian Equity	0.750	20.6	38.1	14.6	9.3	10.0	9.8	10.3	38.1	-5.0	-0.4	11.8	9.1
<b>CDN SMALL/MID CAP EQTY</b>														
7032	ML MB Cdn Small Cap Equity	0.720	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN	NaN
7122	ML MMF Growth Opportunities	0.850	18.9	34.2	23.8	13.7	12.6	10.3	8.9	34.2	14.1	-4.0	9.5	1.3
<b>US LARGE CAP EQTY</b>														
8131	ML MIM U.S. Equity Index	0.550	20.3	26.8	22.9	16.4	18.3	16.7	19.0	26.8	19.1	4.5	24.1	10.7
8196	ML US Div Growth Eq (Well)	0.845	17.9	19.3	26.9	20.4	23.2	21.5	20.8	19.3	35.0	8.4	32.1	14.8
8322	ML BR U.S. Equity Index	0.580	20.6	27.2	23.3	16.8	18.7	17.1	19.3	27.2	19.5	4.9	24.4	11.1
8444	ML MMF US Dividend Income	0.970	22.1	29.2	23.7	20.6	20.3	17.8	n/a	29.2	18.4	14.7	19.2	8.6
<b>INTERNATIONAL EQUITY</b>														
8321	ML BR Intl Equity Index	0.580	10.8	22.4	12.9	8.0	8.2	9.1	10.3	22.4	4.2	-1.2	8.8	12.6
8361	ML Sprucegrove Intl Equity	1.070	9.3	30.2	11.6	5.5	6.3	8.5	9.5	30.2	-4.4	-5.7	8.8	17.7
8452	ML Mawer International Eqty	0.900	9.7	18.4	16.2	10.7	11.0	11.0	13.2	18.4	14.0	0.4	12.2	10.8
<b>GLOBAL EQUITY</b>														
8161	ML MFS Global Eq Growth	0.750	15.0	25.4	21.9	18.5	19.4	18.1	17.2	25.4	18.4	12.1	22.3	12.9
8181	ML Invesco Global Comp.	1.000	15.5	23.4	14.6	10.4	13.0	11.0	14.6	23.4	6.4	2.6	21.1	3.4

Rates of return on August 31, 2021														
Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
<b>SPECIALTY</b>														
8581	ML Fidelity Glb Real Estate	1.065	23.1	27.4	9.2	10.5	11.1	8.1	12.7	27.4	-6.5	13.3	12.8	-3.2

### Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your group program appear here.

These rates are as at September 30, 2021 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1000	Manulife Daily Interest	.250%
1001	Manulife 1 Year GIA	.450%
1002	Manulife 2 Year GIA	.550%
1003	Manulife 3 Year GIA	.550%
1004	Manulife 4 Year GIA	.700%
1005	Manulife 5 Year GIA	.750%
1010	Manulife 10 Year GIA	.950%

#### Notes:

<sup>1</sup>An annualized return is an average return that has been expressed as an annual (yearly) rate.

<sup>2</sup>An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

<sup>3</sup>The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration expenses, and may include fund operating expenses. Applicable taxes are not included in the IMFs.

<sup>4</sup>Year to date (YTD) rates of return are not annualized.

<sup>5</sup>Refer to the fund page for details on how the benchmark is comprised.



#### Manulife Return

These numbers represent the gross rate of return of the Manulife fund.



#### Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.

# Take advantage of Manulife's Member Reward Program

As your account grows, you'll enjoy higher interest rates on your Guaranteed Interest Account (GIA) balance and even lower investment management fees (IMFs) on your market-based funds. The chart below details how you benefit as your retirement savings increase.

Your account value in each plan*	Increase in your interest rates / Decrease in your IMFs
\$25,000 to \$39,999	0.10%
\$40,000 to \$59,999	0.20%
\$60,000 plus	0.25%

\*NOTE: This scale applies to the balance in each individual plan you hold at Manulife.

# Forms

**Here is a list of forms found in your Enrolment Guide:**

- An **Application form** for the Registered Pension Plan





Please print clearly in the blank boxes.

## Application Form

### Sign up for your Registered Pension Plan (RPP)

Send your completed form to:

**University of Ottawa**

Micheline Moreau

550 Cumberland, Room 019, Ottawa, Ontario, Canada,

K1N 6N5

*If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.*

#### Tell us about your plan

Plan Sponsor/Employer <b>University of Ottawa</b>		Manulife policy number <b>34060</b>
Member Number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Division	Province of Employment	

#### Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status
Spouse's name		Spouse's date of birth (mmm/dd/yyyy)	
Your preferred language	Telephone number	Ext.	Email address

A **revocable** 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 separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RPP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

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

## Name your beneficiary (or beneficiaries)

If you do not name a beneficiary and you do not have a spouse at the date of your death, proceeds will be paid to your estate.  
 Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.

### For Quebec only:

The designation of a spouse as 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

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the appropriate Target Retirement Date Fund based on when you reach your plan's normal retirement age.

You can go online 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.

## Your investment instructions

Follow the instructions on page 10 to see what type of investor you are. Then fill in **one** of the sections below according to your type.

### Complete if Retirement Date Fund is your investment strategy

- Follow the instructions starting on page 9 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

Fund Code	Fund name	Percentage of your contribution
	<b>Target Retirement Date Fund</b>	<b>100%</b>

### Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 10 to determine your investor style and choose your funds.
- Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1000		1001		1002		1003	
1004		1005		1010		3132	
3191		4131		4141		4162	
4191		4192		5011		5132	
5291		5452		7131		7132	
7142		7313		7451		7631	
7032		7122		8131		8196	
8322		8444		8321		8361	
8452		8161		8181		8581	
<b>Total selected must add up to 100%</b>							<b>100%</b>

**Please sign here**

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

**Enrolment and Registration Authorization**

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

Your signature	Date signed (mmm/dd/yyyy)
Plan administrator's signature	Date signed (mmm/dd/yyyy)

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**For Manulife use**

Manulife customer number	Date (mmm/dd/yyyy)	Document version <b>823-1.5</b>
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In this Statement, “you” and “your” refer to the plan member or holder of rights under the contract, the insured and the parent or guardian of any child named as insured who is under the legal age for providing consent. “We”, “us”, “our” and “the Company” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Updates to this Statement and further information about our privacy practices are posted to [www.manulife.ca](http://www.manulife.ca).

We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. By signing the application, you give your consent for us to collect, use, and disclose your personal information, as set out in this Personal Information Statement. Any alterations to the consent must be agreed to in writing by the Company.

### What personal information do we collect?

Depending on the product you have applied for, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address your date of birth, or your Social Insurance Number (SIN)
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Other personal information we may require to administer our business relationship with you
- Banking and employment data to administer products and services
- We use fair and lawful means to collect your personal information.

### Where do we collect your personal information from?

- Your completed applications and forms
- Other interactions between you and the Company,
- Other sources, such as:
  - Your advisor or authorized representative(s)
  - Third parties with whom we deal in issuing and administering your plan/contract/account/policy now, and in the future
  - Public sources, such as government agencies, and internet sites
  - Your Employer/Plan Sponsor
  - Other insurance carriers

### What do we use your data for?

We will use your personal information to:

- Help us properly administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application, and issue and administer the rights under the plan/contract/account/policy
- 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
- Determine your eligibility for, and provide you with details of, other products or services that may be of interest to you
- Perform audits and Investigations

## Who do we disclose your information to?

- Persons, financial institutions and other parties with whom we deal in issuing and administering your plan/contract/account/policy now, and in the future
- Authorized employees, agents and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- 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)

The abovementioned people, organizations and service providers are both within Canada and jurisdictions outside Canada, and would therefore be 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.

## How long do we keep your information?

The longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

## Withdrawing your consent

You may withdraw your consent for us to use your SIN or Business Number, if applicable, for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the plan/contract/account/policy unless federal or provincial laws give you this right. If you do so, a plan/contract/account/policy may not be issued and benefits will not be payable under the plan/contract/account or we may treat your withdrawal of consent as a request to terminate the plan/contract/account.

If you wish to withdraw your consent, phone our customer care centre at 1-888-MANULIFE (626-8543), or 1-888-MANUVIE (626-8843) in Quebec, or write to the Privacy Officer at the address below.

## Accuracy and Access

You will notify us of any change to your contact information. 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. If you have a question, a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to:

### Privacy Officer

**Manulife**

**500 King Street N**

**Waterloo, ON N2J 4C6**

[Privacy\\_office\\_canadian\\_division@manulife.com](mailto:Privacy_office_canadian_division@manulife.com)

Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email. By contacting us via email you are authorizing us to communicate with you by email.









You need your Customer Number (found on page 1 of your statement) and Personal Identification Number (PIN) when you contact the Manulife Customer Service Centre. Customer Service Representatives can also help you set or reset your PIN.

My Customer Number is: \_\_\_\_\_

# Questions?

## Contact Manulife

☎ Call **1-888-727-7766**

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET
- Financial Education Specialists can be reached Monday to Friday from 9 a.m. to 5 p.m. ET

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.

## Complaint process

To learn about Manulife's complaint resolution process, go to [manulife.ca/personal/support/contact-us/resolve-a-complaint.html](http://manulife.ca/personal/support/contact-us/resolve-a-complaint.html)

## Contact Manulife

☎ Call **1-888-727-7766**

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.



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