

Step 4 – Investment Instructions

Before completing your investment instructions, we suggest you consult your enrolment guide, or call Manulife at 1-800-242-1704 to discuss your investment strategy. It's also important to:

- indicate your retirement income goal in order to monitor if you're on track in reaching your goal.
 \$ (Your objective in terms of annual income at retirement, expressed in today's dollars)
- provide your desired target age, that is the age at which you wish to retire or convert these savings into income. **If you do not provide a target age we will assume it is 65. If, however, you wish to record a different target age, please enter it here _____.**

Please make your investment mix selection from either **OPTION 1** or **OPTION 2**, as desired. **Please select only one option.**

Your investment strategy should be based on your overall financial situation. These investment instructions apply to all future deposits until alternate investment instructions are provided.

If you plan to retire within the next 3 years, we suggest that you consult with your financial advisor.

Option 1: Target date funds

The following funds vary, based on target retirement date.

Target retirement date	Target date funds
2053 and later	<input type="checkbox"/> 100% ML LifePath® Index 2055 - BlackRock*
2048 to 2052	<input type="checkbox"/> 100% ML LifePath® Index 2050 - BlackRock*
2043 to 2047	<input type="checkbox"/> 100% ML LifePath® Index 2045 - BlackRock*
2038 to 2042	<input type="checkbox"/> 100% ML LifePath® Index 2040 - BlackRock*
2033 to 2037	<input type="checkbox"/> 100% ML LifePath® Index 2035 - BlackRock*
2028 to 2032	<input type="checkbox"/> 100% ML LifePath® Index 2030 - BlackRock*
2023 to 2027	<input type="checkbox"/> 100% ML LifePath® Index 2025 - BlackRock*
2018 to 2022	<input type="checkbox"/> 100% ML LifePath® Index 2020 - BlackRock*
Prior to 2017	<input type="checkbox"/> 100% ML LifePath® Index Retirement - BlackRock*

Option 2: À la carte

Code	Fund Name	Fund Manager	Future Deposits
Guaranteed Funds			
CIA1	One year compound interest accumulator	ML Insurance Company*	
CIA3	Three year compound interest accumulator	ML Insurance Company*	
CIA5	Five year compound interest accumulator	ML Insurance Company*	
Fixed Income Funds			
CBOI	Canadian Bond Index	Manulife Asset Management	
MONI	Money Market	Manulife Asset Management	
CBCPF	Canadian Bond Core Plus	CIBC AM*	
BDPHN	Bond	PH&N*	
Equity Funds			
CECCL	Canadian Equity	CC&L*	
MICAP	Canadian Equity	Franklin Bissett	
GEHEX	Global Equity	Hexavest	
FIEUS	U.S. Equity Index	BlackRock	
USEBG	US Equity	Beutel Goodman	
MAWIE	International Equity	Mawer	
			100%

ML* = Manulife

CIBC AM* = CIBC Asset Management Inc.

PH&N* = Phillips Hager & North

CC&L* = Connor, Clark & Lunn

Systematic Asset Rebalancing (SAR)

SAR will align all your assets quarterly to reflect your investment mix instructions.

I do not want Manulife to apply Systematic Asset Rebalancing (SAR) to realign my assets.

Step 5 – Signature

I understand that the personal information collected will be kept strictly confidential and will only be used, exchanged and retained for the purpose of this plan. I certify that the information given is true, correct and complete, to the best of my knowledge.

Employee signature (mandatory)

(print)

Date (yyyy/mm/dd)

Important Notes

- If your investment instructions are incomplete, contributions will be invested in the appropriate target date fund based on the target age you specified. If you did not provide a target age, we will assume it is 65.
- Please note we (Manulife) neither suggest nor recommend any investment approach or fund in particular, whether it is a target date fund or a personal investment selection. Market-related funds are not guaranteed and the value of a member's units will vary according to market conditions and the success of the funds' manager. We are not responsible for the returns of the selected investments.