




Group Retirement Savings Plan



REGISTERED RETIREMENT SAVINGS PLAN AND DEFERRED PROFIT SHARING PLAN

FutureStep[®]



FutureStep® is an innovative group retirement savings plan designed to help businesses like yours be competitive and take care of your employees' future financial needs.

A comprehensive group retirement savings plan

The FutureStep® group Registered Retirement Savings Plan (RRSP)¹ is a great way to help your employees save for their future while creating a mutual sense of partnership.

The plan features:

- Best-in-class investment options.
- Information tools and online services, typically only available to larger companies.
- A cost-effective design that is easy to set-up and manage.

Contributions are made using payroll deduction – an easy and convenient method that will enable your employees to save for the future while deferring income tax on their contributions and savings growth until the money is withdrawn.

For even greater flexibility, FutureStep is also available with a Deferred Profit Sharing Plan (DPSP) option², which allows you, as the employer, to contribute to the plan based upon the profitability of your business.

¹FutureStep is available to Canadian residents and accepts funds in Canadian dollars only.

²The DPSP option can only be selected with the group RRSP and is not a stand-alone offering.

What is a Group RRSP?

A group Registered Retirement Savings Plan (RRSP) is a savings vehicle offered by an employer to his/her employees as a way to save for their retirement. Employees can contribute to the plan and attain certain tax advantages.

What is a DPSP?

A Deferred Profit Sharing Plan (DPSP) is an employer-sponsored profit sharing plan that is registered as a trust arrangement with the Canada Revenue Agency (CRA). These plans are designed to:

- Reward good company performance, in the form of profit sharing.
- Create a sense of partnership between an employer and his or her employees.

Only the employer contributes to the DPSP since employee contributions are not permitted.

Benefits to you

Business owners, like you, have unique needs. FutureStep® can help meet those needs, offering a number of benefits:

- **Simple and straightforward**, from start to finish – applying online is quick and convenient. Plan set-up is seamless and ongoing administration is hassle-free. From our secure website, you can:
 - Submit contributions (the contribution amount will be deducted according to the banking information you provided).
 - Access online support tools and reports that are easy to read and understand.

Help is readily available as well, either online or through our bilingual customer service centre.

- **First-class employee services** – your employees are well supported, with access to our online retirement planning tools, statements and educational materials.

FutureStep® works well with your company's overall compensation approach by enhancing the future financial security of your employees and their families. Having a comprehensive retirement savings plan in place will help you to:

- Stand out when recruiting and retaining employees.
- Create a sense of long-term loyalty and pride in your team.

Benefits to your employees

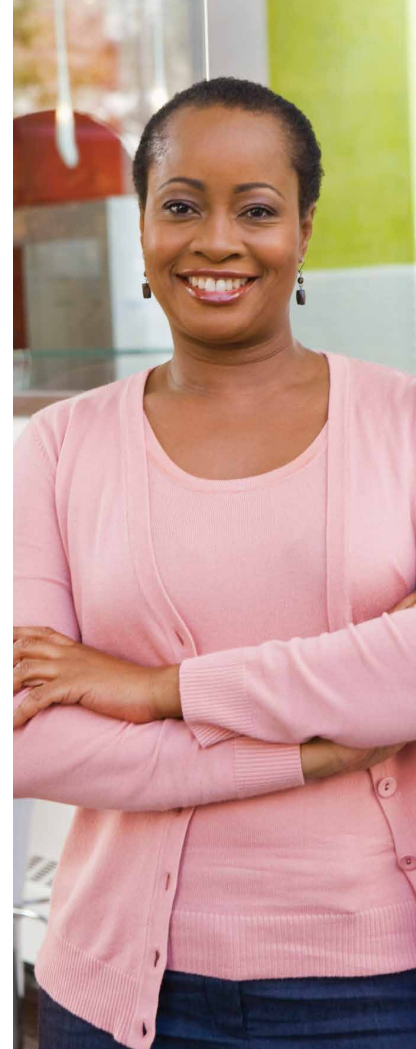
Your employees can benefit from:

Low fees – when fees are low, savings grow! The investment management fees (IMFs) in a group plan are typically lower than the management expense ratio fees charged by individual mutual funds and banks.

Immediate tax savings – employees see immediate tax savings with the group RRSP if contributions are deducted from their gross pay, which means they pay income tax only on the reduced amount

Online ease and support

- Online enrolment is fast and easy.
- A secure website featuring comprehensive education and support tools – such as our industry-leading Steps Retirement Program®.
- Ongoing online administrative support, including access to live support through our customer service centre and from licensed financial education specialists.
- An annual statement that is mailed to his/her home, summarizing account activity.



Investment Information

About investments

Your FutureStep® plan will include options for employees who know very little about investing, as well as those who prefer to build and monitor their own portfolios. You'll never have to worry about the investment options available in your plan because Manulife manages the fund line-up for you. Available funds include:

- **Retirement Date Funds** (no-touch) – Manulife's Retirement Date Funds are an excellent option for employees who prefer not to regularly review their investments. They are a series of funds with pre-determined maturity dates to match when an employee wants to retire.
- **Asset Allocation Funds** (low-touch) – Manulife's Asset Allocation Funds are for employees who don't have a high level of investment knowledge but plan to spend some time managing their plans.
- **Build Your Own Portfolio** (high-touch) – Manulife offers a variety of market-based funds from a range of asset classes as well as guaranteed interest accounts (GIAs) with different terms, for more experienced, hands-on investors in your group.

All Funds Held to Rigorous Standards

The Manulife Investment Watch (i-Watch®) program is a proven process that uses extensive selection and monitoring criteria 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.

Manulife also certifies that your plan's fund line-up will meet the Capital Accumulation Plan (CAP) Guideline criteria for investment diversification, with options that vary by investment style and by objective. Manulife's Certified Diversified® warranty program issues 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.



The Funds

Fund Name by Asset Class	Investment Management Fees (%)
Retirement Date Funds	
2000 – MLI Retirement Income Fund	1.800
2020 – MLI Retirement Date 2020	1.800
2025 – MLI Retirement Date 2025	1.800
2030 – MLI Retirement Date 2030	1.800
2035 – MLI Retirement Date 2035	1.800
2040 – MLI Retirement Date 2040	1.800
2045 – MLI Retirement Date 2045	1.800
2050 – MLI Retirement Date 2050	1.800
2055 – MLI Retirement Date 2055	1.800
2060 – MLI Retirement Date 2060	1.800
Strategic Asset Allocation	
2001 – MLI Conservative Asset Allocation	1.750
2002 – MLI Moderate Asset Allocation	1.750
2003 – MLI Balanced Asset Allocation	1.750
2004 – MLI Growth Asset Allocation	1.750
2005 – MLI Aggressive Asset Allocation	1.750
Canadian Money Market	
3132 – MLI Canadian Money Market Fund (MAM)	1.450
3191 – MLI Daily High Interest Fund	1.350
Canadian Bond	
4191 – MLI MAM Canadian Bond Index Fund	1.470
4271 – MLI PH&N Bond Fund	1.700
Balanced	
5141 – MLI Fidelity Canadian Asset Allocation	2.100
5301 – MLI Leith Wheeler Diversified Pooled Fund	1.750
Canadian Large Cap Equity	
7132 – MLI MAM Canadian Equity Index Fund	1.480
7241 – MLI Jarislowski Fraser Canadian Equity Fund	1.700
7481 – MLI Greystone Canadian Equity Fund	1.700
7601 – MLI Scheer Rowlett Canadian Equity Fund	1.800
Canadian Small to Mid Cap Equity	
7122 – MLI MMF Growth Opportunities Fund	1.900
U.S. Equity	
8131 – MLI MAM U.S. Equity Index Fund	1.480
8196 – MLI U.S. Diversified Growth Equity Fund (Wellington)	1.950
International Equity	
8192 – MLI International Equity Fund (Templeton)	2.050
8321 – Manulife BlackRock International Equity Index Fund	1.600
Global Equity	
8161 – MLI MFS MB Global Growth Equity Fund	1.750
8181 – MLI Trimark Fund	2.000

For more information on these investment options, please contact your financial advisor.

I'm interested. How do I get started?

If you have a minimum of two employees in the plan whose combined annual contributions and/or transfer of assets equals or exceeds \$30,000 over a 3 year period, Manulife's FutureStep® is the perfect choice for you.

Examples:

- **Start-up plan:** A ten employee start-up company, with no individual assets to transfer, will make an annual contribution of \$10,000 ($\$10,000 \times 3 = \$30,000$).
- **Existing plan in place:** A five employee company with each employee contributing \$1,500 per year for a total annual contribution of \$7,500. This creates an annual contribution of \$22,500 over 3 years to be added to the transfer of \$8,000 in assets to Manulife ($\$22,500 + \$8,000 = \$30,500$). This plan meets the minimum eligibility.



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 or send an email to futurestep@manulife.com

2

Work with your advisor to finalize the details of your plan design.

3

Work with your advisor to complete the online application.

4

Sign the contracts and return them to Manulife. 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.

It's that easy!



