



Group IncomePlus

Consider Group IncomePlus for your retirement savings

1. Decide whether you would like to receive a guaranteed income.

You can choose to direct a portion of your contributions into Manulife's Group IncomePlus. Group IncomePlus offers you an opportunity to build guaranteed retirement income for life within your group retirement savings plan. When you're ready to receive income, Group IncomePlus will let you continue to benefit from equity market exposure while protecting your retirement income from market declines.

Group IncomePlus may suit your needs if:

- You want to diversify your sources of income at retirement.
- You are committed to long-term saving toward retirement.
- Your only other source of guaranteed retirement income will be provided by government benefit programs.
- You are a conservative investor and/or want to build a source of guaranteed income in retirement.
- You are beginning to consider retirement or plan actively for retirement.

To include Group IncomePlus in your investment selections, choose the Manulife Group IncomePlus Balanced Asset Allocation Fund (6203). For detailed fund information, view the fund page at manulife.ca/groupincomeplus. The Group IncomePlus Guarantee Fee is 0.45% per year, and an equal portion of the Fee will be deducted from your account each month. At \$45.00 per \$10,000 invested, Group IncomePlus offers an affordable guaranteed option.

Note: The investment performance of the Group IncomePlus Balanced Asset Allocation Fund is not guaranteed. If you are considering Group IncomePlus, visit manulife.ca/groupincomeplus and refer to *The Bold Print* brochure for detailed information.

2. Complete the application form for each of the plans you're joining.

Confirm your investment choices in the section of the Application form titled **Your Investment Instructions**. If your enrolment guide contains details on more than one plan, complete a form for each plan you are joining.

The percentage you invest in Group IncomePlus and the percentage you invest in the other investment choices available to you must add to 100%.

The Manufacturers Life Insurance Company

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GP5451E 11/20 AODA