

Group IncomePlus

# The Bold Print

The facts, features and  
fine points about Manulife's  
Group IncomePlus



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# Welcome to **Group IncomePlus**

This innovative investment option from Manulife gives you an opportunity to build guaranteed retirement income – for life – while you’re saving for retirement.

## **Group IncomePlus also provides you:**

- An opportunity to invest in equity markets to capture their growth potential.
- Guaranteed retirement income that won't ever be reduced by declines in the market.

Group IncomePlus is backed by the strength and security of Manulife, recognized by leading independent ratings firms for its continuing financial stability.

## **Group IncomePlus may suit your needs if:**

- You are committed to long-term saving towards retirement and don't plan to make withdrawals from Group IncomePlus before you retire.
- You are beginning to plan actively for retirement.
- You are risk averse and/or have a strong need or desire to guarantee an income under all circumstances.
- You see government benefit programs as your only source of guaranteed retirement income.

Group IncomePlus is a valuable option developed to help you structure a foundation of guaranteed income within your total retirement income plan. As it delivers a lifetime income – rather than a savings balance – Group IncomePlus has requirements that are different from other investments available through your group retirement savings plan.

To help you make the most of this new investment option, Manulife has created **The Bold Print**. This guide provides detailed explanations of the features and requirements of Group IncomePlus to demonstrate how they help you build your guaranteed retirement income for life.

**The Bold Print** takes you through transactions you may make or consider making over the course of your participation in Group IncomePlus. From enrolment and through the period of accumulation to the point where you begin to draw your Guaranteed Annual Income Amount, this guide will explain the effect specific actions will have on your guaranteed retirement income.



**Clarity. Support. Commitment.**

You have our word on it – in **The Bold Print**.



# Glossary of terms

## **Account Value**

The amount a member receives if Group IncomePlus assets are sold in the market at a given point in time. (This is often referred to as the Market Value.)

## **Annual Guaranteed Benefit Base Enhancement**

Each year, on the plan member's date of birth the Guaranteed Benefit Base will be increased by 3%. The Annual Guaranteed Benefit Base Enhancement is calculated using the average daily balance of the Guaranteed Benefit Base throughout the year. The enhancement occurs only during accumulation years and stops once Group IncomePlus assets are transferred to the Group Retirement Income Plan.

## **Guaranteed Annual Income Amount**

The Guaranteed Annual Income Amount varies depending on the member's age at the date of retirement. This amount is calculated as a percentage of the Guaranteed Benefit Base ranging from 5% at age 65 to 4% at age 60. Income payments can begin as early as age 60 and will continue for the member's lifetime. The income a member will receive each year is subject to applicable legislation. Provided the member never withdraws more than the Guaranteed Annual Income Amount, the Guaranteed Benefit Base will never decrease.

## **Group Retirement Income Plan (GRIP)**

A Manulife sponsored group retirement income plan including Registered Retirement Income Fund (RRIF) and Life Income Fund (LIF) options used to preserve Group IncomePlus features during the period when benefits are being paid out to the member.

## **Guaranteed Benefit Base**

The notional value tracked over time that's used to establish a member's Guaranteed Annual Income Amount for his or her lifetime. The Guaranteed Benefit Base increases with every dollar of contribution and with the 3% Annual Guaranteed Benefit Base Enhancement, but has no cash value. It is only used to determine the amount of the member's Guaranteed Annual Income Amount in retirement.

## **Guarantee Fee for Group IncomePlus Fund**

The Guarantee Fee is calculated each month based on the value of the Guaranteed Benefit Base. It is deducted from the member's account.

## **Manulife Personal Plan <sup>TM</sup>**

A Manulife sponsored group registered retirement savings plan (RRSP) used to preserve Group IncomePlus features when a plan member's assets move from an employer or association sponsored group retirement savings plan.

## Minimum Five (5) Year Holding Period

A period of five (5) years that must elapse before the Guaranteed Annual Income Amount can be paid from Group IncomePlus. This period begins on the date a member's first contribution is made, but may be reset by certain types of Occasional Contributions.

## Minimum Five (5) Year Holding Period Reset

If a member makes an Occasional Contribution that exceeds 20% of the Guaranteed Benefit Base, a new Five (5) Year Holding period will take effect. This contribution may be one Occasional Contribution or a series of Occasional Contributions over a 365-day period. After a reset, a new 365-day period will begin for the 20% Occasional Contribution limit.

## Minimum Five (5) Year Freeze Period

If a member makes a withdrawal greater than the value of the Guaranteed Benefit Base, a Five (5) Year Freeze period begins. During this period, no Occasional Contributions will be permitted.

## Occasional Contributions

Any contribution other than those identified as Regular Ongoing Contributions including:

- an additional lump-sum amount a member elects to contribute,
- amounts transferred from another fund in which a member holds retirement savings contributions (inter-fund transfers from a non-Group IncomePlus Fund),
- assets transferred into Group IncomePlus from other plans (at other carriers or institutions).

## Regular Ongoing Contributions

All regularly-scheduled contributions submitted in one of these ways:

- via a plan sponsor's regular payroll remittance
- via a plan sponsor's periodic bonus remittance
- via a member's pre-authorized chequing contributions

## Retirement Step-Up Adjustment

A one-time adjustment made on the date the member moves to the Group Retirement Income Plan. On that date, if the member's Account Value is greater than the Guaranteed Benefit Base, the value of the Guaranteed Benefit Base will increase to equal the Account Value. If the Account Value is less than the Guaranteed Benefit Base at that time, no adjustment will be made and the Guaranteed Benefit Base will remain at its original amount.

## Spousal Income Option

A feature that continues payments to a surviving spouse for that spouse's lifetime in the event of the member's death. If the Spousal Income Option is elected at retirement, the Guaranteed Annual Income Amount will be set at 0.50% less than the amount payable if no Spousal Income Option is elected. Both spouses must be age 60 to select this option and the member must have participated in Group IncomePlus for five years. The age of the younger spouse will be used to determine the Guaranteed Annual Income Amount.

# Getting started with **Group IncomePlus**

## When you are enrolling into your retirement savings plan

### Group IncomePlus features

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No initial contribution is required to begin participating in Group IncomePlus.

No minimum Regular Ongoing Contribution amount is required once a member begins participating.

### How Manulife provides support

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#### **Enrolment support**

Manulife's Financial Education Specialists will discuss Group IncomePlus during enrolment meetings and education updates.

If you use the online or paper enrolment methods, Group IncomePlus will be introduced as you work through the process.

Financial Education Specialists are also available to explain the details of Group IncomePlus when you contact Customer Service for support (1-888-727-7766).

## When you are an existing member investing your first dollar into Group IncomePlus

### Group IncomePlus features

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An initial contribution made as a Regular Ongoing Contribution or an Occasional Contribution into Group IncomePlus establishes the date for the Minimum Five (5) Year Holding Period. You cannot begin to draw your Guaranteed Annual Income Amount until that period is complete, regardless of age.

Example: If you make an initial contribution on November 1, 2009, and remain invested, the Five (5) Year Holding Period will be satisfied on November 1, 2014.

### How Manulife provides support

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No matter how you choose to invest your first dollar into Group IncomePlus – online, with paper forms, or with support from Customer Service – you'll be encouraged to read information on the secure member web site on how Group IncomePlus works.



# Key activities while you are **saving**

## Making Regular Ongoing Contributions to Group IncomePlus, including...

- regular payroll deductions
- periodic bonuses
- pre-authorized chequing contributions

### Group IncomePlus features

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**Regular Ongoing Contributions** will increase your Guaranteed Benefit Base immediately, on a dollar-for-dollar basis. Your initial contribution and Regular Ongoing Contributions are not factored into cumulative amounts that will trigger the Five (5) Year Holding Period to reset.

Once your Guaranteed Benefit Base reaches \$5 million, no further contributions to Group IncomePlus will be allowed.

### How Manulife provides support

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#### Continuing visibility

On the Internet, through the Customer Service Centre, and through regular statements, you can view details about Group IncomePlus and how your Guaranteed Benefit Base is growing with every contribution.

You can contact a Financial Education Specialist for more information through the Customer Service Centre at 1-888-727-7766.

You will be notified if your Guaranteed Benefit Base exceeds \$5 million to discuss alternative investment options that are available to you.



## **Making Occasional Contributions to Group IncomePlus, including...**

- lump-sum payments
- inter-fund transfers (moving from other investments in your plan to Group IncomePlus)
- fund transfers from other sources

### **Group IncomePlus features**

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If you make an Occasional Contribution that exceeds 20% of your Guaranteed Benefit Base, a new Five (5) Year Holding Period will take effect. This contribution may be one Occasional Contribution or a series of Occasional Contributions over a 365-day period. After a reset occurs, a new 365-day period begins.

You may begin to draw your Guaranteed Annual Income Amount once the Five (5) Year Holding Period is complete and you have reached age 60.

### **How Manulife provides support**

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Alerts that warn you of the result of an action:

#### **Internet and Customer Service Centre**

If you attempt an Occasional Contribution on the Internet or via the Customer Service Centre, a message will warn you that the contribution you're making may initiate a reset of the Minimum Five (5) Year Holding Period. You will be able to complete the transaction if you wish to proceed.

#### **Paper Forms**

All forms supporting Occasional Contributions will have specific wording to warn about the possibility that a Minimum Five (5) Year Holding Period Reset may be triggered. It will also point you to additional reference material or Customer Service for details about the consequences of completing the transaction.

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#### **Notification**

Regardless of how a transaction is made, if you are age 55 or older and a Minimum Five (5) Year Holding Period Reset is triggered, a letter will be issued immediately to confirm that your Five (5) Year Holding Period has been reset and to confirm when it will conclude.



## Withdrawing funds from Group IncomePlus, including...

- cash withdrawals
- inter-fund transfers (from Group IncomePlus to other investment funds)
- transfers to other plans outside of Manulife

### Group IncomePlus features

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**Withdrawals** from Group IncomePlus are permitted during the period when you are saving for retirement (including cash withdrawals in accordance with the terms of your plan or specifications around inter-fund transfers). However, any withdrawal you make will reduce your Guaranteed Benefit Base according to the following rules.

#### Withdrawal Rules

After a withdrawal, the remaining Guaranteed Benefit Base will be determined by subtracting the amount of the withdrawal from the lesser of either the value of the current Guaranteed Benefit Base or the current Account Value.

### How Manulife provides support

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Alerts that warn you of the result of an action:

#### Internet and Customer Service Centre

A series of four messages will advise you of the implications of making a withdrawal. You will be provided an explanation of the rules and an example of how making a withdrawal from Group IncomePlus will affect your Guaranteed Benefit Base and Guaranteed Annual Income Amount. Next, you will be asked whether the withdrawal you are making should or should not include funds from Group IncomePlus. A subsequent warning will remind you of the effect of proceeding to make the withdrawal. Next, you will be prompted to confirm whether you want to proceed with your withdrawal. Finally, your consent will be required (see below). Customer Service Representatives can also provide information on Group IncomePlus withdrawal rules.

#### Paper Forms

Relevant forms provide a warning message about the potential effect a withdrawal may have on your Guaranteed Benefit Base and Guaranteed Annual Income Amount. The form will provide the website address so you can read on the rules applicable to withdrawals from Group IncomePlus. In addition, you'll be asked whether your withdrawal should or should not include assets from Group IncomePlus.

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#### Required consent

When you submit a paper form with a withdrawal request, you must check a specified box to acknowledge whether funds can be withdrawn from Group IncomePlus. If this box is not checked, no money will be withdrawn from Group IncomePlus.



## Illustration of the Withdrawal Rule while saving

### Example when the Guaranteed Benefit Base is less than the Account Value

Original Guaranteed Benefit Base	\$30,000 (lesser value)
Original Account Value	\$33,000
Withdrawal Amount	\$10,000
<b>Guaranteed Benefit Base after withdrawal</b>	<b>\$30,000 - \$10,000 = \$20,000</b>

### Example when the Account Value is less than the Guaranteed Benefit Base

Original Guaranteed Benefit Base	\$30,000
Original Account Value	\$27,000 (lesser value)
Withdrawal Amount	\$10,000
<b>Guaranteed Benefit Base after withdrawal</b>	<b>\$27,000 - \$10,000 = \$17,000</b>



## Withdrawing more than your Guaranteed Benefit Base from Group IncomePlus

### Group IncomePlus features

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When a withdrawal from Group IncomePlus exceeds the Guaranteed Benefit Base, a Minimum Five (5) Year Freeze Period will take effect.

Once a withdrawal is made that exceeds the Guaranteed Benefit Base, no Occasional Contributions to Group IncomePlus will be permitted during the Five (5) Year Freeze Period. However, Regular Ongoing Contributions may continue to Group IncomePlus. This freeze period removes the possibility of any member trying to increase the Guaranteed Benefit Base through short-term trading.

### How Manulife provides support

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Alerts that warn you of the result of an action:

#### **Internet and Customer Service Centre**

When you use the secure Internet site or call the Customer Service Centre to request a withdrawal that exceeds your Guaranteed Benefit Base, a warning message provides an immediate alert that the Five (5) Year Freeze Period will take effect if you continue with your withdrawal.

If Group IncomePlus is currently in a Minimum Five (5) Year Freeze Period and you try to make an Occasional Contribution, you'll be unable to proceed.

#### **Paper Forms**

All relevant forms provide a warning message about the Minimum Five (5) Year Freeze Period.

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#### **Notification**

If your Group IncomePlus assets are currently in a Minimum Five (5) Year Freeze Period and you try to make an Occasional Contribution by paper form, your contribution will be directed into the plan default fund (or alternative default fund if the plan default is Group IncomePlus). Manulife will send you a letter of notification if this occurs.

## Death of a member

### Group IncomePlus features

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If you die during the accumulation period and have named your spouse as your beneficiary (or in a Registered Pension Plan – an RPP – if you have a spouse at date of death), your spouse will have two options:

1. receiving the Account Value of Group IncomePlus\*, or
2. electing transfer of Group IncomePlus to the Manulife Personal Plan with the investments intact.\*

\* If you are a member of an RPP, some jurisdictions require this transfer to be “locked-in” so it is not available as cash.

If you are moving from a registered plan to the Personal Plan, the transfer will be made on a tax-sheltered basis.

**Please note:** The Investment Management Fee applied to Group IncomePlus may not be the same as the fee charged to participants of the group retirement program from which you transfer.

If your surviving spouse elects to assume the Group IncomePlus investment, an account in Manulife’s Personal Plan is created. The account retains the Guaranteed Benefit Base and Guaranteed Annual Income Amount and your spouse may continue to make contributions to Group IncomePlus.

At retirement, assuming eligibility criteria are met, the Guaranteed Annual Income Amount will be established as a percentage of the Guaranteed Benefit Base. The actual amount of the Guaranteed Annual Income Amount varies based on member age and whether a Spousal Income Option is selected.

**Opting to receive the Account Value voids all income guarantees and the Guaranteed Benefit Base under Group IncomePlus.**

### How Manulife provides support

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#### Correspondence

Initial correspondence outlines the options available to your surviving spouse. The toll-free number for the Customer Service Centre is provided so your spouse will have convenient access to assistance when he or she must make a decision.

## Matured Guaranteed Interest Accounts (GIAs)

### Group IncomePlus features

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Amounts maturing from Guaranteed Interest Accounts (GIAs) may not be directed into Group IncomePlus. These amounts constitute an Occasional Contribution. Transferring them automatically may trigger a reset of the Five (5) Year Holding Period without your knowledge and delay the date when you can begin receiving your Guaranteed Annual Income Amount.

### How Manulife provides support

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#### Alternative solutions

Redirecting maturing GIAs into Group IncomePlus is not an option offered on forms or online; however, maturing amounts may be directed into an alternative fund, then transferred to Group IncomePlus at a later date.

## Termination of employment

### Group IncomePlus features

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If you **terminate employment**, you can elect to receive the Account Value of Group IncomePlus (subject to applicable legislation) or transfer Group IncomePlus into the Manulife Personal Plan or Manulife Group Retirement Income Plan to preserve your Guaranteed Benefit Base and Guaranteed Annual Income Amount.

**Please note:** The Investment Management Fee applied to the Group IncomePlus Fund may not be the same as the fee charged to participants of the group retirement program from which you transfer.

**Opting to receive the Account Value voids all income guarantees and the Guaranteed Benefit Base under Group IncomePlus.**

### How Manulife provides support

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#### Communication

When you terminate employment, Manulife confirms all your options for moving Group IncomePlus assets to the Manulife Personal Plan or Manulife Group Retirement Income Plan.

## Termination of your plan from Manulife

### Group IncomePlus features

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If your **plan leaves Manulife** and you are required to move your savings you will receive your Account Value, as well as a reimbursement for Guarantee Fees you have paid. Manulife will refund the amount of the Guarantee Fee you have paid to a maximum of three years' worth of fees or to the point where your Account Value had a \$0 balance. In this circumstance all income guarantees and the Guaranteed Benefit Base under Group IncomePlus are voided.

### How Manulife provides support

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#### Reimbursement

In the event of a plan termination, Manulife will co-ordinate appropriate communication to members in conjunction with the plan sponsors.



# When you **retire**

## **Retiring, but not ready to initiate payments**

### Group IncomePlus features

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At retirement, you may elect to transfer your Group IncomePlus assets to Manulife's Personal Plan, leaving your sponsor's group plan in the process. As a member of the Personal Plan, you may continue to make contributions to Group IncomePlus until legislation requires you begin to withdraw an income.

Please note: The Investment Management Fee applied to Group IncomePlus may not be the same as the fee charged to participants of the group retirement program from which you transfer.

### How Manulife provides support

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#### **Communication**

Option statements are provided at retirement outlining your alternatives. Annual statements and internet support are available to help you manage your Personal Plan account.

# Initiating your Guaranteed Annual Income Amount payments

## Group IncomePlus features

You may elect to draw income from Group IncomePlus beginning as early as age 60 once you've participated in Group IncomePlus for at least five years.

If you have Registered Pension Plan (RPP) assets, you and your spouse may have to sign a provincial spousal waiver form to comply with legislative requirements.

At retirement, to receive your Guaranteed Annual Income Amount from Group IncomePlus, your assets must be transferred from your group savings plans to the appropriate Manulife Group Retirement Income Plan (GRIP) – either a:

- Registered Retirement Income Fund (RRIF)
- Life Income Fund (LIF)
- Locked-In Retirement Income Fund (LRIF)

Upon transfer, your funds remain invested in Group IncomePlus and your Guaranteed Benefit Base remains intact. Investment Management Fees (IMFs) for the payout options in the Group Retirement Income Plan (GRIP) will be different from the fees you pay in the group retirement savings program sponsored by your company. In some cases the fees may increase. For more information on fees contact a Financial Education Specialist at 1-888-727-7766 available Monday to Friday from 9 a.m. to 5 p.m. ET.

Once your assets are transferred to GRIP, contributions to Group IncomePlus are no longer permitted.

Your Guaranteed Annual Income Amount varies depending on the date you retire. It is a percent of the Guaranteed Benefit Base.

Age	Guaranteed Annual Income Amount*
65+	5.00%
64	4.80%
63	4.60%
62	4.40%
61	4.20%
60	4.00%

\*Income amount based on age at retirement date.

Manulife will always pay the full Guaranteed Annual Income Amount each year to ensure you maximize the benefits of Group IncomePlus. The guaranteed income payments you receive each year are subject to applicable legislation.

Manulife will report any payments based on its understanding of tax legislation and Canada Revenue Agency (CRA) assessment practices at that time.

## How Manulife provides support

### Choice and communication

At retirement, you will receive an option package outlining all your choices. Manulife will provide income product options allowing you to maximize your benefit from Group IncomePlus. Forms to transfer to Manulife's Group Retirement Income Plan will be provided. You will also have the ability to confirm a preferred payment schedule (monthly, quarterly, and annually) so your payments can begin from Group IncomePlus.

Regular statements are provided in retirement, showing you the value of your Guaranteed Benefit Base and Account Value of Group IncomePlus investments.

Support is available from a Financial Education Specialist in the Customer Service Centre at 1-888-727-7766.

# Withdrawing more than your Guaranteed Annual Income Amount

## Group IncomePlus features

You may elect to withdraw additional income beyond your Guaranteed Annual Income Amount; however, the excess amount you take will be considered a withdrawal and will reduce your Guaranteed Benefit Base immediately, according to the formula on the next page.

Please note that current legislation requires you draw income from registered assets by the end of the year, at the latest, following the year in which you reach age 71. If you have not met the Minimum Five (5) Year Holding Period prerequisite and are required to draw income from Group IncomePlus, this will be deemed a withdrawal. It will reduce your Guaranteed Benefit Base, until the time when you are eligible to initiate your Guaranteed Annual Income Amount.

## How Manulife provides support

Alerts that warn you of the result of an action

As is the case while you're saving, warning messages will alert you about the effect a withdrawal will have on your Guaranteed Benefit Base and Guaranteed Annual Income Amount. You can always proceed to make a withdrawal recognizing the effect the transaction will have on your Guaranteed Benefit Base.



## Illustration of the Withdrawal Rule while receiving your Guaranteed Annual Income Amount

After a withdrawal occurs, the Guaranteed Benefit Base will be reduced proportionately according to the formula shown below (the ratio of withdrawal to the Account Value).

$$\frac{A \times B}{C}$$

**A times B divided by C where:**

A – is the Guaranteed Benefit Base prior to the withdrawal

B – is the amount of the excess withdrawal from Group IncomePlus

C – is the Account Value of Group IncomePlus

### Example

Opening Guaranteed Benefit Base	\$120,000
Opening Guaranteed Annual Income Amount	\$6,000
Withdrawal exceeding Guaranteed Annual Income Amount	\$4,000
Account Value	\$100,000
Ratio (Withdrawal divided by Account Value = \$4,000 ÷ \$100,000 = 4%)	
Guaranteed Benefit Base reduction (4% of \$120,000)	\$4,800
New Guaranteed Benefit Base (\$120,000 – \$4,800)	\$115,200
<b>New Guaranteed Annual Income Amount (\$115,200 x 5%)</b>	<b>\$5,760</b>



## Electing the Spousal Income Option at retirement

### Group IncomePlus features

At retirement, you may elect the Spousal Income Option which provides a Guaranteed Annual Income Amount for you and your spouse over both of your lifetimes. If you choose this option, your Guaranteed Annual Income Amount will be 0.50% less than the Amount paid if the Spousal Option is not elected.

Age	Guaranteed Annual Income Amount	with Spousal Option*
65+	5.00%	Spousal 4.50%
64	4.80%	Spousal 4.30%
63	4.60%	Spousal 4.10%
62	4.40%	Spousal 3.90%
61	4.20%	Spousal 3.70%
60	4.00%	Spousal 3.50%

\*Income amount based on age at retirement date.

Both you and your spouse must be age 60. You must also meet the Minimum Five (5) Year Holding Period requirement before you are eligible to receive the Guaranteed Annual Income Amount.

If you elect the Spousal Income Option, your spouse must be your successor annuitant or named beneficiary.

The Spousal Income Option cannot be changed after you begin drawing your Guaranteed Annual Income Amount.

If you don't select the Spousal Income Option at retirement, the remaining Account Value will be paid as a lump-sum to your surviving spouse or beneficiary at the time of your death.

### How Manulife provides support

#### Correspondence

At retirement, you'll be presented with the opportunity to select this Spousal Income Option when you complete your application to transfer Group IncomePlus to the Group Retirement Income Plan (GRIP).

## Meeting the minimum or maximum payments required by Group Retirement Income Plan products

### Group IncomePlus features

If legislation requires that certain minimum and/or maximum payments be made from your chosen income product, Manulife will manage your payments this way:

#### If your minimum RRIF, PRIF, LRIF or LIF payment is more than your Guaranteed Annual Income Amount:

- You'll receive the legislated minimum. This will not affect your Guaranteed Benefit Base.

#### If your maximum LIF or LRIF payment is less than your Guaranteed Annual Income Amount you can elect to either:

- Receive the legislated amount. The unpaid portion of your Guaranteed Annual Income Amount will remain invested as part of your Account Value. Funds remaining will be available to your beneficiaries.
- Annuitize your Account Value so you receive income payments in accordance with your Guaranteed Annual Income Amount that also fulfill applicable legislation when you initiate your payments.

**Please note:** If you elect to annuitize, the Account Value will be used to purchase an annuity that will pay a fixed amount for your lifetime. In this case, you will forfeit your guarantee from Group IncomePlus.

### How Manulife provides support

#### Benefit to you

Manulife will make sure your Group IncomePlus payments fulfill legislative requirements. Your Guaranteed Benefit Base will not be affected by these types of adjustments.



**Group IncomePlus** –  
the foundation of  
a complete retirement  
income strategy

If you have any questions about Group IncomePlus – or any of the key concepts introduced in **The Bold Print** – please contact a Financial Education Specialist by calling the Customer Service Centre at **1-888-727-7766**.

### **The Manufacturers Life Insurance Company (Manulife)**

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