

**Group Savings
&
Retirement**

PO Box 11464, STN Centre-ville
 Montreal, QC H3C 5M3

Telephone: 1-800-242-1704

Fax: 1-866-499-4480

Please note:

The Manufacturers Life Insurance Company (Manulife) requires the completed original enrolment forms at all times to promptly invest funds.

To transfer funds
 tax-free to this plan
 call 1-800-242-1704

Shaded areas to be completed by the plan sponsor (your employer) prior to submitting the enrolment form to us.

By signing

I apply to participate in the registered pension plan of my employer and agree to be bound by the terms of the plan.

I authorize the following:

- the deduction of the appropriate contribution from my pay, if applicable;
- the plan sponsor, my employer, Manulife, its affiliates and outsourcing partners, any successor issuer, third party administrators, my financial institution(s) and any authorized market intermediary involved in the sale or administration of the plan or successor plan or any other plan to which my rights and benefits may be transferred, to exchange my personal information (including banking information) when required as a result of their involvement.

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.

Client No.: RS100894 Client Name: **PART TIME AND SEASONAL EMPLOYEES OF THE PROVINCE OF NEW BRUNSWICK**

Plan Sponsor Authorization (your employer)

Date of Employment (yyyy/mm/dd)	Date Joined Plan (yyyy/mm/dd)	Province of Employment
Division (name and number):	Bargaining Unit Code:	Certificate no.:
Signature X	(Print)	Date (yyyy/mm/dd)

Step 1 – Employee Information

Last name	First name	Middle initial
Date of birth (yyyy/mm/dd)	Marital status	Social insurance number (required by law for income-reporting purposes)
E-mail address		
Home address		City
Province	Postal code	(Work) Area code & phone number
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female		(Home) Area code & phone number
Spouse's Last Name		Spouse's First Name
Date of birth (yyyy/mm/dd)		Social insurance number (required by law for income-reporting purposes)
Language <input type="checkbox"/> English <input type="checkbox"/> French		
Spouse's Last Name		Spouse's First Name
Date of birth (yyyy/mm/dd)		Social insurance number (required by law for income-reporting purposes)

Step 2 – Beneficiary Information

In the event of my death, I designate the following person(s) to be the beneficiary(ies) of any amount due under my plan on or after my death in accordance with the terms of the plan in which I have an interest:

my estate

OR the following beneficiary(ies)

Last name	First name	Date of birth	Relationship	Entitlement (%)

Must total 100%

If your designated beneficiary dies before you, we will pay the benefits from your plan to any surviving beneficiary or, if none, or if no designation is made, to your estate. Any beneficiary designation is revocable.

Appointment of trustee

In the event my beneficiary is a minor at the time the death benefit is payable, I appoint the following person as trustee to receive such funds on behalf of the beneficiary, to hold these funds until my beneficiary attains the majority age and to give a valid discharge to Manulife for such payment:

First name _____ Last name _____

Address _____

Phone number () - () - _____

(Work) Area code & phone number (Home) Area code & phone number

NOTE – If someone other than your eligible spouse has been nominated as your beneficiary, pension plan legislation in various jurisdictions may require that death benefits be paid to your eligible spouse in lieu of the beneficiary nominated above.

Step 3 – Payroll Deduction Request

Please select one of the following rate of contributions for your personal payroll deduction:

A: 2% or 3.25% or 4.5% of salary (to be matched 100% by employer)

B: Additional Voluntary Contributions _____ % (unmatched) with increments of 0.5%.

TOTAL CONTRIBUTIONS (A+B) CANNOT EXCEED 18% OF ANNUAL EARNED INCOME.

Step 4 – Signature

Employee signature (mandatory)	(print)	Date (yyyy/mm/dd)
X		

Investment Instructions

Client No.: RS100894

Client Name: PART TIME AND SEASONAL EMPLOYEES OF THE PROVINCE OF NEW BRUNSWICK

Employee Signature (Print)

Last Name	First Name	Certificate no.:

Step 5 – Investment Instructions

Before completing your investment instructions, we suggest you visit the enrolment information website at www.manulife.ca/nb-enrolment 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 to reaching your goal.

\$ (Your objective in terms of annual income at retirement, expressed in today's dollars)

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

The following investment mixes vary based on different investor profiles. 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.

Definitions:

Lifecycle Movement

Lifecycle Movement adjusts your Avenue portfolio over time so that your investments remain appropriate to your investor profile and investment period. It is automatically activated when you pick an Avenue portfolio, and you can deactivate it at any time by using the check box below the Avenue portfolios.

Systematic Asset Rebalancing (SAR)

- 1) Systematic asset rebalancing will align all your market-related funds according to your investment instructions.
- 2) Systematic asset rebalancing should not be elected if a different mix is applicable to a transfer or lump sum deposit, as the allocation of different investment instructions to a transfer or lump sum will be overridden at the time of rebalancing.
- 3) Systematic asset rebalancing will only be performed on your guaranteed term funds if the percentage held in these assets falls below the percentage specified in your investment instructions. In short, guaranteed term funds will be purchased to realign your mix but they will not be sold.
- 4) Systematic asset rebalancing is automatically activated when you pick an Avenue portfolio or À la carte funds, and you can deactivate it at any time by using the check box below the Avenue portfolios and the À la carte funds.

Option 1: Avenue portfolios™:

Target age

Your target age is the age at which you wish to retire or convert these savings into income. It is important to provide your desired target age if you wish to select an Avenue portfolio and use the Lifecycle Movement service. **If you do not provide a target age, we will assume that your investment period will end at age 65. If, however, you wish to record a different target age, please enter it here _____.**

If you select an Avenue portfolio that is not consistent with your target age and your investment period, we will deactivate Lifecycle Movement.

Investment period	Conservative	Moderate	Aggressive
More than 25 years	<input type="checkbox"/> 12% ML Guardian Cdn Equity 12% ML MIM Canadian Equity 13% ML State Street U.S. Eq 13% ML Mult Int'l Equity 50% ML MIM Bond	<input type="checkbox"/> 16% ML Guardian Cdn Equity 15% ML MIM Canadian Equity 17% ML State Street U.S. Eq 17% ML Mult Int'l Equity 35% ML MIM Bond	<input type="checkbox"/> 20% ML Guardian Cdn Equity 20% ML MIM Canadian Equity 20% ML State Street U.S. Eq 20% ML Mult Int'l Equity 20% ML MIM Bond
Between 20 and 25 years	<input type="checkbox"/> 11% ML Guardian Cdn Equity 11% ML MIM Canadian Equity 12% ML State Street U.S. Eq 12% ML Mult Int'l Equity 54% ML MIM Bond	<input type="checkbox"/> 15% ML Guardian Cdn Equity 15% ML MIM Canadian Equity 15% ML State Street U.S. Eq 15% ML Mult Int'l Equity 40% ML MIM Bond	<input type="checkbox"/> 18% ML Guardian Cdn Equity 18% ML MIM Canadian Equity 19% ML State Street U.S. Eq 19% ML Mult Int'l Equity 26% ML MIM Bond
Between 15 and 20 years	<input type="checkbox"/> 10% ML Guardian Cdn Equity 10% ML MIM Canadian Equity 11% ML State Street U.S. Eq 11% ML Mult Int'l Equity 29% ML MIM Bond 29% Manulife - 5 Year CIA	<input type="checkbox"/> 14% ML Guardian Cdn Equity 13% ML MIM Canadian Equity 14% ML State Street U.S. Eq 14% ML Mult Int'l Equity 45% ML MIM Bond	<input type="checkbox"/> 17% ML Guardian Cdn Equity 17% ML MIM Canadian Equity 17% ML State Street U.S. Eq 17% ML Mult Int'l Equity 32% ML MIM Bond
Between 10 and 15 years	<input type="checkbox"/> 9% ML Guardian Cdn Equity 9% ML MIM Canadian Equity 10% ML State Street U.S. Eq 10% ML Mult Int'l Equity 31% ML MIM Bond 31% Manulife - 5 Year CIA	<input type="checkbox"/> 12% ML Guardian Cdn Equity 12% ML MIM Canadian Equity 13% ML State Street U.S. Eq 13% ML Mult Int'l Equity 25% ML MIM Bond 25% Manulife - 5 Year CIA	<input type="checkbox"/> 15% ML Guardian Cdn Equity 15% ML MIM Canadian Equity 16% ML State Street U.S. Eq 16% ML Mult Int'l Equity 38% ML MIM Bond
Between 5 and 10 years	<input type="checkbox"/> 8% ML Guardian Cdn Equity 8% ML MIM Canadian Equity 9% ML State Street U.S. Eq 9% ML Mult Int'l Equity 33% ML MIM Bond 33% Manulife - 5 Year CIA	<input type="checkbox"/> 11% ML Guardian Cdn Equity 10% ML MIM Canadian Equity 12% ML State Street U.S. Eq 12% ML Mult Int'l Equity 28% ML MIM Bond 27% Manulife - 5 Year CIA	<input type="checkbox"/> 14% ML Guardian Cdn Equity 14% ML MIM Canadian Equity 14% ML State Street U.S. Eq 14% ML Mult Int'l Equity 44% ML MIM Bond
Less than 5 years	<input type="checkbox"/> 7% ML Guardian Cdn Equity 7% ML MIM Canadian Equity 8% ML State Street U.S. Eq 8% ML Mult Int'l Equity 35% ML MIM Bond 35% Manulife - 5 Year CIA	<input type="checkbox"/> 10% ML Guardian Cdn Equity 10% ML MIM Canadian Equity 10% ML State Street U.S. Eq 10% ML Mult Int'l Equity 30% ML MIM Bond 30% Manulife - 5 Year CIA	<input type="checkbox"/> 12% ML Guardian Cdn Equity 12% ML MIM Canadian Equity 13% ML State Street U.S. Eq 13% ML Mult Int'l Equity 50% ML MIM Bond

ML* = Manulife

I do not want to use Lifecycle Movement to adjust my sample investment mix (for current holdings and future deposits) as my investment period shortens.

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

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

Please complete the verso

Option 2: À la carte

Code	Fund Name	Fund Manager
Guaranteed Funds		
DIA	Manulife Daily Interest Acc.	Manulife
CIA1	Manulife - 1 Year CIA	Manulife
CIA2	Manulife - 2 Year CIA	Manulife
CIA3	Manulife - 3 Year CIA	Manulife
CIA4	Manulife - 4 Year CIA	Manulife
CIA5	Manulife - 5 Year CIA	Manulife
Fixed Income Funds		
BOND	ML MIM Bond	Manulife Investment Management
MORT	ML Cdn Mortgage	Manulife Investment Management
MONE	ML Money Market (MIM)	Manulife Investment Management
Balanced/Diversified Funds		
DVSF	ML MIM Diversified	Manulife Investment Management
BALBG	ML Balanced BG	Beutel Goodman

Code	Fund Name	Fund Manager
Equity Funds		
EQTY	ML MIM Canadian Equity	Manulife Investment Management
CADBG	ML Canadian Equity BG	Beutel Goodman
CDDIV	ML MMF Cdn Dividend Growth	Manulife Investment Management
CEGUA	ML Guardian Cdn Equity	Guardian Capital
SMCAP	ML MIM Cdn Small-Cap Eq	Manulife Investment Management
CGCCL	ML Canadian Q Growth CC&L	Connor Clark & Lunn
USEQ	ML US Equity (abrdn)	abrdn Canada Funds
USVG	ML State Street U.S. Eq	State Street
QQQIU	ML Mult Int'l Equity	Manulife
GLEQ1	ML Global Comp. (Invesco)	Invesco
TDLVA	ML TD Low Vol ACWI Fund	TD AM
Specialty Funds		
REAL	ML Cdn Pooled Real Estate	Manulife Investment Management
EMERG	ML Schroder Emrg Mrkts Eq	Schroders

Investment mix for future deposits

Code	Fund name		
			%
			%
			%
			%
			%

Must total 100%

*ML = Manulife

Please note that SAR will align all of your assets periodically to reflect your investment instructions on record as at the time of realignment. Should you not wish to have SAR, please check the box below.

I do not want Standard Life to apply Systematic Asset Rebalancing (SAR) to realign my assets under this Option.

Step 6 – 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)

X _____ | _____ | | | | | | | | | |

Important Notes

- A. If your investment instructions are incomplete, contributions will be invested in the Moderate Avenue portfolio corresponding to the investment period based on your age.
- B. Please note we (Manulife) neither suggest nor recommend any investment approach or fund in particular, whether it is an Avenue portfolio 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. Furthermore, the selection of an Avenue portfolio is no promise or guarantee, explicit or implied, that selected investments will generate a satisfactory retirement income.
- C. Compound Interest Accumulator Funds will automatically reinvest upon maturity for the same term originally requested unless Manulife is advised by calling 1-800-242-1704. Withdrawal from guaranteed funds before maturity may be subject to a market value adjustment.