

**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 <b>X</b>	(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	Language <input type="checkbox"/> English <input type="checkbox"/> French	
Spouse's Last Name	Spouse's First Name	Initial
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.

**Complete if beneficiary is your spouse**

In Quebec, the designation of your legally married spouse or civil union spouse as beneficiary is irrevocable, unless otherwise specified as provided for below. If you name your spouse, a revocable designation will facilitate any future request for a change of beneficiary. An irrevocable designation cannot be changed unless the beneficiary signs a waiver of rights.

My beneficiary designation is **REVOCABLE**. OR My beneficiary designation is **IRREVOCABLE**.

\_\_\_\_\_  
Employee signature Employee signature

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)

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

**Step 4 – Signature**

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



# 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.:
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**Step 5 – Investment Instructions**

Before completing your investment instructions, we suggest you visit the enrolment information website at [www.manulife.ca/nb-enrolment](http://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
<b>More than 25 years</b>	<input type="checkbox"/> 12% ML Canadian Equity Guardian 12% ML Canadian Equity MAM 13% ML US Equity SS 13% ML Mult Int'l Equity 50% ML Bond MAM	<input type="checkbox"/> 16% ML Canadian Equity Guardian 15% ML Canadian Equity MAM 17% ML US Equity SS 17% ML Mult Int'l Equity 35% ML Bond MAM	<input type="checkbox"/> 20% ML Canadian Equity Guardian 20% ML Canadian Equity MAM 20% ML US Equity SS 20% ML Mult Int'l Equity 20% ML Bond MAM
<b>Between 20 and 25 years</b>	<input type="checkbox"/> 11% ML Canadian Equity Guardian 11% ML Canadian Equity MAM 12% ML US Equity SS 12% ML Mult Int'l Equity 54% ML Bond MAM	<input type="checkbox"/> 15% ML Canadian Equity Guardian 15% ML Canadian Equity MAM 15% ML US Equity SS 15% ML Mult Int'l Equity 40% ML Bond MAM	<input type="checkbox"/> 18% ML Canadian Equity Guardian 18% ML Canadian Equity MAM 19% ML US Equity SS 19% ML Mult Int'l Equity 26% ML Bond MAM
<b>Between 15 and 20 years</b>	<input type="checkbox"/> 10% ML Canadian Equity Guardian 10% ML Canadian Equity MAM 11% ML US Equity SS 11% ML Mult Int'l Equity 29% ML Bond MAM 29% Manulife - 5 Year CIA	<input type="checkbox"/> 14% ML Canadian Equity Guardian 13% ML Canadian Equity MAM 14% ML US Equity SS 14% ML Mult Int'l Equity 45% ML Bond MAM	<input type="checkbox"/> 17% ML Canadian Equity Guardian 17% ML Canadian Equity MAM 17% ML US Equity SS 17% ML Mult Int'l Equity 32% ML Bond MAM
<b>Between 10 and 15 years</b>	<input type="checkbox"/> 9% ML Canadian Equity Guardian 9% ML Canadian Equity MAM 10% ML US Equity SS 10% ML Mult Int'l Equity 31% ML Bond MAM 31% Manulife - 5 Year CIA	<input type="checkbox"/> 12% ML Canadian Equity Guardian 12% ML Canadian Equity MAM 13% ML US Equity SS 13% ML Mult Int'l Equity 25% ML Bond MAM 25% Manulife - 5 Year CIA	<input type="checkbox"/> 15% ML Canadian Equity Guardian 15% ML Canadian Equity MAM 16% ML US Equity SS 16% ML Mult Int'l Equity 38% ML Bond MAM
<b>Between 5 and 10 years</b>	<input type="checkbox"/> 8% ML Canadian Equity Guardian 8% ML Canadian Equity MAM 9% ML US Equity SS 9% ML Mult Int'l Equity 33% ML Bond MAM 33% Manulife - 5 Year CIA	<input type="checkbox"/> 11% ML Canadian Equity Guardian 10% ML Canadian Equity MAM 12% ML US Equity SS 12% ML Mult Int'l Equity 28% ML Bond MAM 27% Manulife - 5 Year CIA	<input type="checkbox"/> 14% ML Canadian Equity Guardian 14% ML Canadian Equity MAM 14% ML US Equity SS 14% ML Mult Int'l Equity 44% ML Bond MAM
<b>Less than 5 years</b>	<input type="checkbox"/> 7% ML Canadian Equity Guardian 7% ML Canadian Equity MAM 8% ML US Equity SS 8% ML Mult Int'l Equity 35% ML Bond MAM 35% Manulife - 5 Year CIA	<input type="checkbox"/> 10% ML Canadian Equity Guardian 10% ML Canadian Equity MAM 10% ML US Equity SS 10% ML Mult Int'l Equity 30% ML Bond MAM 30% Manulife - 5 Year CIA	<input type="checkbox"/> 12% ML Canadian Equity Guardian 12% ML Canadian Equity MAM 13% ML US Equity SS 13% ML Mult Int'l Equity 50% ML Bond MAM

ML\* = Standard Life Investments

**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
<b>Guaranteed Funds</b>		
DIA	Daily interest accumulator	Manulife Financial
CIA1	One year compound interest accumulator	ML Insurance Company
CIA2	Two year compound interest accumulator	Manulife Financial
CIA3	Three year compound interest accumulator	ML Insurance Company
CIA4	Four year compound interest accumulator	Manulife Financial
CIA5	Five year compound interest accumulator	ML Insurance Company
<b>Fixed Income Funds</b>		
BOND	Bond	Manulife Asset Management
MORT	Mortgage	Manulife Asset Management
MONE	Money Market	Manulife Asset Management
<b>Balanced/Diversified Funds</b>		
DVSF	Diversified	Manulife Asset Management
BALBG	Balanced	Beutel Goodman

Code	Fund Name	Fund Manager
<b>Equity Funds</b>		
EQTY	Canadian Equity	Manulife Asset Management
CADBG	Canadian Equity	Beutel Goodman
CDDIV	Canadian Dividend	MLMF
CEGUA	Canadian Equity	Guardian
SMCAP	Canadian Small-Cap Equity	Manulife Asset Management
CGCCL	Canadian Equity Growth	CC&L
USEQ	US Equity	SLI
USVG	US Equity	State Street Global Advisors
QQQIU	Multi-Manager Int. Equity	Manulife Financial
GLEQ1	Global Equity	Invesco
GLEQ2	Global Equity	Templeton
<b>Specialty Funds</b>		
REAL	Real Estate	MAMRE
EMERG	Emerging Markets	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)

\_\_\_\_\_

**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.