

# WELCOME

## Your Enrolment Guide



The Foursquare Gospel Church of Canada Registered Pension Plan

# About this Enrolment Guide

This Guide provides information you will need to enroll in your company's Registered Pension Plan.

This process will take a bit of your time, but it will be time well invested. A colour-coded, step-by-step process will help you navigate through this Guide. Each step includes a 'To Do' box showing what you must complete to enroll. The boxes separate what you must do from what you should keep in mind.



Here's what you need to do...

**Step one:** Learn about your program

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**Step two:** Enroll in your plan

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**Step three:** Decide how to invest

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**Step four:** Check to see you've completed each step

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Let's Get Started...

# Step one

## Learn about your program

### To Do!

- Learn about the advantages of your program.
- Review the details of your program.

## Advantages of the Foursquare Gospel Church of Canada Registered Pension Plan

To help ensure you are prepared for life after work, your Plan Sponsor (employer) has taken the first step toward helping you save for your retirement by offering you a **Registered Pension Plan**. Now, it's up to you to take the next step and join your program.

Your Registered Pension Plan provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.
- **Immediate tax reduction** – Regular payroll contributions to Registered Retirement Savings Plans and/or Registered Pension Plans are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every pay cheque throughout the year.
- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings Plans, Deferred Profit Sharing Plans or Registered Pension Plans occurs in a tax-sheltered environment until you withdraw funds from the plan.
- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.
- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.

- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.
- **Easy-to-read statements** – Manulife’s member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.
- **Consolidate your savings** – You can transfer accounts you hold at other institutions to your group program, allowing you to enjoy the above benefits for all of your retirement savings.

**Keep reading to learn about the details of your company’s program and find out how to join.**

## Details of your program

The Foursquare Gospel Church of Canada Group Retirement Program includes these plan(s):

- Registered Pension Plan (RPP) – You are **required to join** this plan

*The details of your program – shown below – are subject to change by your Plan Sponsor (employer).*

Registered Pension Plan	
Policy number	10000971
Who is eligible to join this plan?	All employees.
Do I have to join?	Yes.
When can I join?	After one (1) year of service, with a minimum of 20 hours per week and/or \$2000 per month.
How much do I contribute?	You are required to contribute 3-7% of your base salary. Please contact Plan Administrator for further detail. You can make voluntary contributions up to the Canada Revenue Agency (CRA) maximum limit. No plan sponsor matching of your voluntary contributions.
How much does my Plan Sponsor (employer) contribute?	Your plan sponsor will contribute between 3 - 10% of your earnings. Please see plan administrator for further detail.
Who decides how my contributions will be invested?	You do.
Can I transfer money into the plan?	Yes, you may transfer amounts from another registered plan.

# Step one

Registered Pension Plan	
Can I take money out of the plan while I am employed?	You can withdraw voluntary contributions you make.
Can I make additional one-time contributions?	Yes.
What happens if I leave the company?	The full value of your account belongs to you.
What happens if I retire from the company?	The full value of your account belongs to you.
What happens if I die?	Your beneficiary or beneficiaries will be entitled to the portion of your account that you have specified.

## Enroll in your plan

To Do!

- Follow the instructions to enroll in the plan.

Detach the **Application form(s)** for the plan(s) below. All forms you need to complete are located at the back of this Guide.

You must join this plan:

**Application form for the Registered Pension Plan**

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### Complete the following sections on each Application form:

- Tell us about your plan
- Your personal information
- Name your beneficiary (or beneficiaries)

Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

# Step three

## Decide how to invest

### To Do!

- Open the Fund Selection Guide you received in this enrolment package.
- Follow the instructions to determine your investor style and select your investments.

**Note** - If you consult a Financial Planner for advice regarding funds for this Registered Pension Plan, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.

**Remember:** After you're finished with the Fund Selection Guide, you'll need to return to Step four on page 9 in this Guide.

If you do not provide instructions on where to invest contributions to your plan, contributions will be deposited to the plan default investment - ML JF Balanced (5241). You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

## Check to see you've completed each step

### To Do!

- Refer to the checklist below.
- Return the completed form in the envelope included in your enrolment package. See the list below for details of which form should be returned in which envelope.

### Make sure you've fully completed each Application form.

#### Have you:



- Completed the *Your personal information* section?
- Named your beneficiary (or beneficiaries)?
- Provided instructions on how to invest contributions to your plan?
- Signed and dated each form?

Your enrolment package includes the following form(s):

- An **Application form** for the Registered Pension Plan (policy 10000971) - return to Foursquare Gospel Church of Canada in the enclosed envelope.

# You've successfully enrolled

## What's next?

You'll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer number and explain how you can get your Personal Identification Number (PIN). With your Customer number and PIN, you can access the online tools Manulife offers to help you track and manage your savings.

## How can I track the progress of my account?

- **Member statements** – You'll receive regular easy-to-understand member statements updating you about your account activity and growth.
- **Internet** – You can access your account online 24 hours a day, 7 days a week at [www.manulife.ca/GRO](http://www.manulife.ca/GRO).
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife Customer Service Representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# What are my responsibilities as a plan member?



Any tax-deferred group savings plan that lets you choose between two or more investment options is known as a Capital Accumulation Plan (CAP).

As a CAP plan member, you have these responsibilities:

- Deciding how much to contribute.
- Making use of the tools and information available to you through your program.
- Selecting your investments.
- Reviewing your investments regularly to ensure they continue to meet your retirement savings and investment goals.

You should also consider obtaining investment advice from an appropriately qualified independent advisor.

Manulife's Customer Service Representatives and Financial Education Specialists are available to help you understand the many planning tools and services you can use.

Call **1-888-727-7766** to speak with a representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

# Forms

**Here is a list of forms found in your Enrolment Guide:**

- An **Application form** for the Registered Pension Plan



Please print clearly in the blank boxes.

## Application Form

### Sign up for your Registered Pension Plan (RPP)

Send your completed form to:

#### Foursquare Gospel Church of Canada

Rhonda Berkhiem  
B307 - 2099 Lougheed Highway, Port Coquitlam, BC, V3B 1A8

*If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.*

### Tell us about your plan

Plan Sponsor/Employer <b>Foursquare Gospel Church of Canada</b>		Manulife policy number <b>10000971</b>
Member Number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Province of Employment		

### Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status
Spouse's name		Spouse's date of birth (mmm/dd/yyyy)	
Your preferred language	Telephone number	Ext.	Email address

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RSP and you are married on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

## Name your beneficiary (or beneficiaries)

If you do not name a beneficiary, proceeds will be paid to your estate.

Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds

The above beneficiary designations are considered revocable (if you live outside of Quebec).

### If you live in Quebec:

Check here to make your beneficiaries revocable. Otherwise, they will be considered irrevocable.

### Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

**In Quebec**, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default fund - ML JF Balanced.

You can go online at anytime to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

\*Before you choose a fund that provides a guaranteed income, we encourage you to take a few minutes to learn whether this type of fund is suitable for you. Refer to "The Bold Print" about Manulife's Group IncomePlus for details.

## Your investment instructions

Follow the instructions on page 3 of your Fund Selection Guide to see what type of investor you are. Then fill in **one** of the sections below according to your type.

### Complete if Asset Allocation Fund is your investment strategy

- Follow the instructions starting on page 4 of your Fund Selection Guide to determine your investor style and choose your Asset Allocation Fund.
- Write in the 4-digit fund code for your Asset Allocation Fund below and the percentage you want to invest in this fund.
- If you decide to invest a portion of your contributions in Group IncomePlus, you need to indicate the percentage you will invest in that fund below\*.

Fund Code	Fund name	Percentage of your contribution
	<b>Manulife Asset Allocation Fund</b>	
Fund Code	Fund name	Percentage of your contribution

### Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 4 of your Fund Selection Guide to determine your investor style and choose your funds.
- Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1001		1003		1005		6203*	
3132		4141		4191		5011	
5181		5241		5291		5452	
7121		7131		7132		7141	
7241		7381		8131		8631	
8192		8321		8452		8181	
<b>Total selected must add up to 100%</b>							<b>100%</b>

### Please sign here

You confirm that you have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. You also confirm that information in this form is correct to the best of your knowledge.

#### Enrolment and Registration Authorization

You request that Manulife enroll you as a Member in this plan. If applicable, you authorize the Plan Sponsor/Employer to deduct your contributions to the plan from your earnings.

If you have selected Group IncomePlus, you acknowledge that you have read and understood The Bold Print and by signing below, you agree to the terms, conditions and fees applicable to that option.

Your signature	Date signed (mmm/dd/yyyy)
Plan administrator's signature	Date signed (mmm/dd/yyyy)

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### For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version <b>297-1.5</b>
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## The personal information statement

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### Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

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### How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
  - confirm your identity and the accuracy of the information you've provided,
  - conduct searches to locate you and update your member information,
  - administer this plan while you actively work for your employer, and after you no longer work with your employer,
  - administer any other products and service that we provide to you, and
  - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
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### Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

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### Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

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### How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

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### The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
  - we may treat your withdrawal of consent as a request to terminate your contract, and
  - your rights, and the rights of your beneficiary or estate under the plan may be limited.
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### Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

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### Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.

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**Contact your plan advisor**

Gregory Wyatt, Wyatt Insurance Corp.

☎ Call 604-533-9813

@ Send an email to [greg@schmunkgattsmith.com](mailto:greg@schmunkgattsmith.com)

# Questions?

## Contact your plan advisor

Gregory Wyatt, Wyatt Insurance Corp.

☎ Call 604-533-9813

@ Send an email to [greg@schmunkgattsmith.com](mailto:greg@schmunkgattsmith.com)

## Contact Manulife

☎ Call **1-888-727-7766**

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET
- Financial Education Specialists can be reached Monday to Friday from 9 a.m. to 5 p.m. ET

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.

## Contact Manulife

☎ Call **1-888-727-7766**

@ Send an email to [GROmail@manulife.com](mailto:GROmail@manulife.com)

🌐 Visit [www.manulife.ca/GRO](http://www.manulife.ca/GRO)

Use our TTY service at 1-866-391-7788.



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