

Contract number: 12121212
 Type of contract: Spousal RRSP
 Owner: SAMPLE CLIENT
 Owner year of birth: 1954

SAMPLE CLIENT
 123 ANY ST
 ANYTOWN, ON, N1N 1N1

QUESTIONS?

Contact your advisor:
 SAMPLE ADVISOR
 Tel: (111) 111-1111
 Fax: (111) 111-2222
 Email: Advisor@AdvisorsEmail.com

Contact our customer service centre:
 1-888-790-4387

Website: www.manulife.ca/investments

Your Manulife RetirementPlus statement

July 1, 2018 to December 31, 2018



Your contract value (\$)

Beginning value of your contract on June 30, 2018	30,007.63
plus additional money you've deposited	0.00
less withdrawals you made	0.00
less the change in the value of your investments	1,344.60
Ending value of your contract on December 31, 2018	28,663.03

In addition to the market value shown above, your current Income Credit Balance is \$1,268.31. For more details about the Income Credits you have earned this statement period and the guaranteed lifetime income you can withdraw each year, please see page 2.

Statement period:
July 1, 2018 to December 31, 2018

Rate of return

Annual compound performance of your investment(s)

	Year to date (%)	1 Year	3 Year	5 Year	10 Year	Since initial purchase (%)
Manulife RetirementPlus Fidelity Canadian Disciplined Equity [❖]	-8.14	-8.14	2.17	-	-	1.72
Manulife RetirementPlus Fidelity Monthly Income [❖]	-3.32	-3.32	1.13	-	-	1.70
Manulife RetirementPlus Fidelity True North [❖]	-5.99	-5.99	2.08	-	-	2.26
Manulife RetirementPlus Guaranteed Income [❖]	-2.70	-2.70	-0.33	-	-	0.63
Manulife RetirementPlus U.S. All Cap Equity [❖]	-6.83	-	-	-	-	-6.83
Manulife RetirementPlus U.S. Monthly High Income [❖]	-2.80	-	-	-	-	-2.80
Your contract***	-3.32	-3.32	1.35	-	-	2.92

[❖]Back-end sales charge option.

***includes the performance of all investments you have held in your contract. All returns over one year are annualized.

Your Income Credits

Income Credits enhance the value of your future guaranteed lifetime income over and above what could be generated from market participation alone. They will only have value when you choose to convert your savings to guaranteed income.

Date	Activity	Amount (\$)
Jul 31, 2018	Using the month-end Income Credit Rate of 0.23%	32.81
Aug 31, 2018	Using the month-end Income Credit Rate of 0.22%	32.19
Sep 28, 2018	Using the month-end Income Credit Rate of 0.24%	33.87
Oct 31, 2018	Using the month-end Income Credit Rate of 0.24%	30.84
Nov 30, 2018	Using the month-end Income Credit Rate of 0.23%	29.25
Dec 31, 2018	Using the month-end Income Credit Rate of 0.20%	24.44
Total Income Credits earned this statement period		183.40
Current Income Credit balance		1,268.31

Projected annual income amount (\$)

The table below shows the projected income you can withdraw each year over the life of your contract, depending on when you Transition from the Savings Phase to the Preservation Phase and the age you start to take your income. Once in the Preservation Phase, the longer you wait before starting to withdraw income, the more you could receive each year. If you'd like to find out what your projected income amount would be at a specific age that is not shown in the table below, please speak to your advisor.

Your projected income from the Savings Phase of your contract, that is shown below, is what you could receive if you Transitioned your current market value and Accumulated Income Credits from the Savings Phase to the Preservation Phase. Your current market value, Accumulated Income Credits and projections are as of January 1, 2019, and are subject to change.

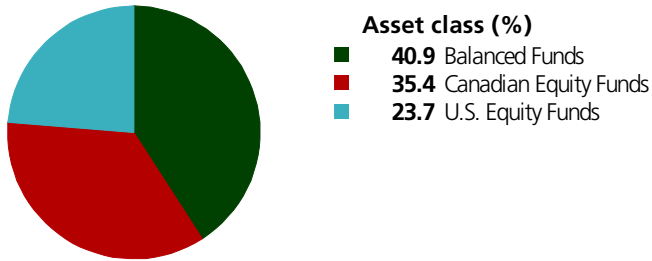
Your guaranteed income from the Preservation Phase of your contract, that is shown below, is based on the combined total market value of \$17,000.00 and Income Credits of \$868.53, that you have Transitioned from the Savings Phase to the Preservation Phase.

Age you will start taking Income	65	70	72
Projected income from Savings	455.14	562.00	618.73
Guaranteed income from Preservation	678.99	853.99	946.59
Total projected income	1,134.13	1,415.99	1,565.32

Your contract holdings

SAVINGS

The following shows how the Savings Phase of your contract is currently invested.



Fund number	Fund name	Total units you hold	x	Price/unit (\$)	=	Amount (\$)
Balanced Funds						
MRP1078	Manulife RetirementPlus Fidelity Monthly Income ❖	179.8206		11.2540		2,023.70
MRP1029	Manulife RetirementPlus U.S. Monthly High Income ❖	234.7821		12.1710		2,857.53
Canadian Equity Funds						
MRP1347	Manulife RetirementPlus Fidelity Canadian Disciplined Equity ❖	173.4167		11.9550		2,073.20
MRP1412	Manulife RetirementPlus Fidelity True North ❖	179.2576		12.0142		2,153.64
U.S. Equity Funds						
MRP1852	Manulife RetirementPlus U.S. All Cap Equity ❖	187.8690		14.9902		2,816.19
Total value of the Savings Phase of your contract						11,924.26

❖ Back-end sales charge option. If funds are withdrawn, you may incur deferred sales charges.

PRESERVATION

The following fund represents how the Preservation Phase of your contract is currently invested.

Fund number	Fund name	Total units you hold	x	Price/unit (\$)	=	Amount (\$)
MRP2331	Manulife RetirementPlus Guaranteed Income ❖	1,580.8445		10.5885		16,738.77
Total value of the Preservation Phase of your contract						16,738.77

❖ Back-end sales charge option. If funds are withdrawn, you may incur deferred sales charges.

Your contract activity

Date	Activity	Total units	x Price/unit (\$)	= Amount (\$)
Jul 16, 2018	You transitioned units from			
	Manulife RetirementPlus Fidelity Canadian Disciplined Equity	14.7854	13.5269	-200.00
	Manulife RetirementPlus Fidelity Monthly Income	17.0844	11.7066	-200.00
	Manulife RetirementPlus Fidelity U.S. All Cap	12.0611	16.5822	-200.00
	Manulife RetirementPlus Fidelity True North	15.0913	13.2527	-200.00
	Manulife RetirementPlus Fidelity U.S. Monthly Income	13.7237	14.5733	-200.00
Jul 16, 2018	You transitioned units to			
	Manulife RetirementPlus Guaranteed Income	18.4277	10.8532	200.00
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Oct 15, 2018	You transitioned units from			
	Manulife RetirementPlus Fidelity Canadian Disciplined Equity	15.9232	12.5603	-200.00
	Manulife RetirementPlus Fidelity Monthly Income	17.6800	11.3122	-200.00
	Manulife RetirementPlus Fidelity U.S. All Cap	12.6099	15.8606	-200.00
	Manulife RetirementPlus Fidelity True North	16.1664	12.3713	-200.00
	Manulife RetirementPlus Fidelity U.S. Monthly Income	14.1263	14.1580	-200.00
Oct 15, 2018	You transitioned units to			
	Manulife RetirementPlus Guaranteed Income	19.3302	10.3465	200.00
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	Manulife RetirementPlus Guaranteed Income	19.3302	10.3465	200.00
	Manulife RetirementPlus Guaranteed Income	19.3302	10.3465	200.00
	Manulife RetirementPlus Guaranteed Income	19.3302	10.3465	200.00
Nov 23, 2018	Fund closure - units were switched to			
	Manulife RetirementPlus U.S. All Cap Equity	187.8690	16.0894	3,022.70
	Manulife RetirementPlus U.S. Monthly High Income	234.7821	12.5214	2,939.80
Nov 23, 2018	Fund closure - units were switched from			
	Manulife RetirementPlus Fidelity U.S. All Cap	194.4835	15.5422	-3,022.70
	Manulife RetirementPlus Fidelity U.S. Monthly Income	206.4322	14.2410	-2,939.80
	<i>Your Income Credits were reduced by \$178.85</i>			

Your Transition instructions

You have requested that regular Transitions be made from the Savings Phase to the Preservation Phase of your contract. The Transitions will be made based on your instructions below.

January 15, 2019	Next scheduled Transition
Monthly	Transition frequency
\$1,000.00	Transition amount

Transitions to the Guaranteed Income Fund will be made based on the investment allocation below:

% of transition	From fund
20.00	Manulife RetirementPlus U.S. All Cap Equity
20.00	Manulife RetirementPlus Fidelity Monthly Income
20.00	Manulife RetirementPlus U.S. Monthly High Income
20.00	Manulife RetirementPlus Fidelity Canadian Disciplined Equity
20.00	Manulife RetirementPlus Fidelity True North
100.00	

Your RRSP contributions

For calendar year 2018, your spouse made the following contributions to your Manulife RetirementPlus contract:

during the first 60 days	\$0.00
during the remainder of the year	\$0.00

Information you should know

YOUR GUARANTEES MAY CHANGE OVER TIME

The guarantees shown in this statement are as of the statement end date and will increase or decrease based on activity such as deposits or withdrawals. For more information about how your guarantees change, refer to your Information Folder and Contract, or speak with your advisor.

THE VALUE OF YOUR INVESTMENTS WILL FLUCTUATE

Your Manulife RetirementPlus investment is market-based. This means that the value of your investment will fluctuate with the performance of the underlying fund holdings. Past performance is not necessarily indicative of future performance and is not guaranteed.

Information you should know - continued

WOULD YOU LIKE A COPY OF THE FINANCIAL STATEMENTS?

You may request a copy of the most recent annual audited financial statements or semi-annual unaudited financial statements by contacting our Customer Service Centre at 1-888-790-4387 or by sending an e-mail to manulife_investments@manulife.com. The audited financial statements are also available for you to view in the Downloads section of our Web site at: www.manulife.ca/investments. These documents contain information about management fees and Management Expense Ratios for all our segregated funds.

INFORMATION AT YOUR FINGERTIPS

Want to get up-to-date information quickly? We've got it now on-line. With Manulife Investments' site, you can easily access up-to-date fund information including commentary and analysis. Simply go to www.manulife.ca/investments and look for the Rates and Performance section.

YOUR BENEFICIARY

According to our records, the primary beneficiary for this contract is:
SAMPLE BENEFICIARY.

YOUR SECONDARY BENEFICIARIES

You've named both primary and secondary beneficiaries for your contract. The death benefit will be paid to your secondary beneficiaries only if your primary beneficiary has already passed away.

HOW WE CALCULATE RATES OF RETURN

Rates of return are time weighted and have been calculated using an industry standard method. Returns of one year or more are annual compound rates of return. Returns of less than one year are simple returns. A time weighted return is intended to indicate how well the funds you invested in performed while you were invested in them. It helps to answer the question "Is this the fund or funds I want to invest in?" Time weighted rate of return formulas do not take into account the timing or amount of your deposits or withdrawals, so they give you a more accurate picture of how the combination of funds you have invested in have performed (the results are not influenced by trading done at a fortuitous or unfortunate time). Dollar weighted rates of return are influenced by the timing and amount of your deposits and withdrawals and answer the question "Will I meet my financial goals"?

PLEASE REVIEW YOUR STATEMENT

Please review your statement carefully.

Every effort is made to ensure the accuracy of the information provided. To discuss any questions or concerns you may have, please contact your advisor or our Head Office, within 30 days of receiving your statement. Otherwise, we will consider this statement complete and accurate. Information about our complaint resolution procedures is available on the Internet at www.manulife.ca under CONTACT US.

Statement period:
July 1, 2018 to December 31, 2018

Information you should know - continued

Having a strong financial foundation to count on in retirement is key to enjoying the retirement lifestyle of your dreams. With Manulife RetirementPlus, we'll help you get there.

Our Privacy Policy has been updated

At Manulife, protecting the personal information you provide us and respecting your right to privacy is a top priority for us.

Our Privacy Policy has been updated and is available on our website. It provides you details about how we collect and use your personal information and who will have access to it. We invite you to review our Privacy policy online at www.manulife.ca, or call us at 1-888-790-4387.

FOR MORE INFORMATION, PLEASE CONTACT YOUR ADVISOR OR VISIT MANULIFE.CA/INVESTMENTS



Use of “you” and “your” refer to the holder of rights under the contract. You do not directly own the units in the contract, but the benefit that the contract provides. Manulife Investments is the brand name describing certain Canadian subsidiaries and operating divisions of Manulife that offer personal wealth management products and services in Canada. Manulife, Manulife Investments, the Block Design, the Four Cube Design, Manulife RetirementPlus and Strong Reliable Trustworthy Forward-thinking are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under licence.

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