

NABET 700 CEP STRUCTURED GROUP RRSP

PLAN OVERVIEW, MANULIFE FINANCIAL, POLICY NO. 57161002

The purpose of the Plan is to provide Members and Permits working under a NABET 700 CEP Collective Agreement an opportunity to participate in the Plan by required payroll deductions with the added incentive of a Producer match in contributions to the Plan.

HIGHLIGHTS	
Plan Membership	<ul style="list-style-type: none"> All Members in Good Standing Permits whom are not Members of NABET 700 CEP but are permitted to work pursuant to a Collective Agreement
Plan Eligibility	<ul style="list-style-type: none"> Members or Permits whom have had payroll deductions under the terms of a NABET 700 CEP Collective Agreement must join the Plan immediately Permits are eligible to join once employed under the terms of a NABET 700 CEP Collective Agreement where contribution has been made on behalf of the Permit
Vesting	<ul style="list-style-type: none"> Immediate
Contributions Plan Member	<ul style="list-style-type: none"> Required to receive producer match Percentage of Earnings received under a NABET 700 CEP contract as per Collective Agreement Payroll deduction You may transfer RRSP's in Additional Voluntary Contributions through payroll or on a lump sum basis Spousal Contributions are allowed Contribution maximum as prescribed in the Income Tax Act
Contributions Producer Match	<ul style="list-style-type: none"> A percentage of gross compensation as specified in the NABET 700 CEP Collective Agreement
Interfund Transfers	<ul style="list-style-type: none"> First four transfers are free per year, thereafter a \$25 transfer fee will (Manulife charge) deducted from transfer amount.
Withdrawals Plan Member Withdrawals	<ul style="list-style-type: none"> Plan Member may withdraw the Plan Member portion of their account once per calendar year; an administration service fee of \$100 will be charged by Manulife Financial and applicable withholding taxes will be deducted. Please call Manulife Financial directly at 1 (888) 245-5588; you will need your group policy no. and customer number to speak with a Client Services Representative.
Financial Hardship Withdrawals	<ul style="list-style-type: none"> Additional Plan Member and the Producer portion is restricted unless Plan Member has terminated, retired, becomes disabled or deceased, Life Long Learning Program or Homebuyers Withdrawal Program or experiencing financial hardship. Financial Hardship is defined as risk of eviction from rented or owned home, requirement to secure a rental residence, medical treatment, residential renovations to accommodate special needs, and no income due to lack of work. Approval of plan administrator required and administration service fee and withholding taxes apply. Please call your Plan Administrator directly at (905) 837-2600.
Terminations	<ul style="list-style-type: none"> If Plan Member is no longer affiliated with NABET 700 CEP your account will be closed and your assets will be transferred to a Personal Plan with Manulife Financial upon 30 days notice to your Plan Administrator if prior arrangements have not been made.
Administration Service Fee	<ul style="list-style-type: none"> An Administration Service Fee of \$100, will be charged by Manulife Financial for ALL withdrawals and at termination.
Investment Default	<ul style="list-style-type: none"> E & P Money Market
Investment Fund Choices RRSP	<p>Please contact your Plan Administrator for assistance and/or investment advice; or email any of the following at (905) 837-2600:</p> <p>Geoff Campbell, geoff@matheisteam.com Doug Lagasse, doug@matheisteam.com Harry Matheis, harry@matheisteam.com Mary-Anne Rogers, mary-anne@matheisteam.com</p>
Wide Range of Investment Options	<ul style="list-style-type: none"> Asset Allocations Funds and Index Funds American Stock Funds Balanced Funds Bond Funds Canadian Equity Funds Equity Growth Funds Fixed Income Funds Short Term Securities International Equity Funds International Bond Funds
It is easy to plan, track and manage your retirement savings	<p>Call Manulife Financial at 1 (888) 727-7766 Website: www.manulife.ca/GRO Email: gromail@manulife.com</p>

Should you have any questions regarding this program, please contact your Plan Administrator, Mary-Anne Rogers, Matheis Team Financial (905) 837-2600 x 17 or email mary-anne@matheisteam.com
 In the event of a discrepancy, the Contract will prevail.