

SAMPLE CLIENT  
 2000 ANYWHERE ST  
 ANYTOWN ON N2N 2N2

# Annual report on **your** Manulife PensionBuilder

January 1 to December 31, 2011



## How **YOUR** Manulife PensionBuilder is performing

what your investments were worth on December 31, 2010	\$0.00
<b>plus</b> additional money you've invested	\$53,058.26
<b>less</b> money you've withdrawn	\$0.00
<b>plus</b> the increase in the value of your investments	\$171.26
<hr/> <b>Value on December 31, 2011</b>	<b>\$53,229.52</b>
<b>Your current Benefit Base is</b>	<b>\$56,241.76</b>
<b>You are currently eligible for an Income Benefit of</b>	<b>\$3,121.42</b>

### Your contract information

Contract number: 20002000  
 Type of contract: RRSP  
 Product type: Manulife PensionBuilder  
 Owner: SAMPLE CLIENT  
 Owner date of birth:  
 March 8, 1944  
 Beneficiary: SAMPLE BENEFICIARY

### Questions about this report?

Contact your advisor:  
 SAMPLE ADVISOR  
 Tel: (200) 200-2000  
 Fax: (200) 200-2000

### For additional information

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

Visit our website at:  
[www.manulife.ca/investments](http://www.manulife.ca/investments)

Please refer to the back of this statement for  
 further information you should know about.

Manulife PensionBuilder is an innovative,  
 low-risk retirement income solution that  
 allows you to convert some of your  
 retirement savings into a source of  
 guaranteed income that you can't outlive.

For information regarding the 2011  
 Promotional Income Bonus, please see the  
 section within this statement titled  
*Information You Should Know About.*

**Your Manulife PensionBuilder Guarantees**  
on December 31, 2011

**Future Value of your Income Benefit**

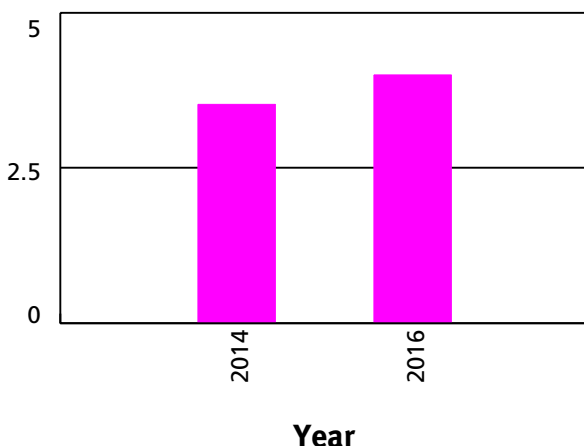
The following are projections of the future value of your Income Benefit at various ages. These projected values are based on deposits to date and assume that you make no withdrawals until you elect to begin receiving your Income Benefit in the year shown below. Please note that the ages below are based on your date of birth.

In 2014, at age 70, you will be eligible for an annual Income Benefit of	\$3,538.99
In 2016, at age 72, you will be eligible for an annual Income Benefit of	\$4,011.20

Below, we've illustrated the projected values in graph format.

**Projected Income Benefit Amount**

(\$000's)



**The Value of Income Bonuses**

Your Manulife PensionBuilder contract comes with a valuable Income Bonus feature. In any year where you do not make a withdrawal the Income Bonus helps to increase your future guaranteed income. By investing earlier than when you need to begin taking income, you benefit from these income bonuses, which can substantially grow the amount you're guaranteed to receive as income when you decide to take it.

**Because you made no withdrawals in 2011, your Benefit Base increased by \$3,183.50.**  
**Since you started your contract, your Benefit Base has increased by \$3,183.50.**

In addition to the income guarantees shown above, this contract also provides Maturity and Death Benefit Guarantees. Your contract will mature on December 31, 2044. Prior to reaching your Contract Maturity Date you may have the option to extend the Contract Maturity Date to allow the benefits of your contract to continue, including the payment of your Income Benefit. Please refer to your Information Folder and Contract and Fund Facts details.

**Your contract holdings**  
on December 31, 2011

Fund number	Type and name of fund	Total units you hold x	Price per unit(\$)	= Current value (\$)
MPP8424	Manulife PensionBuilder Fund *	5,237.2701	10.1636	53,229.52
<b>Total</b>				<b>\$53,229.52</b>

\*Back-end sales charge option

**Your Manulife PensionBuilder transactions**  
for the period January 1 to December 31, 2011

Date	Activity	Amount (\$)	Price per unit (\$)	= Total units transacted
Dec 08, 2011	As a result of your RRSP transfer, you bought units of Manulife PensionBuilder Fund	53,058.26	10.1309	5,237.2701

## Your RRSP contributions

For calendar year 2011, you made the following contributions to your Manulife PensionBuilder contract:

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

## Information you should know about

### Important reminders about Manulife PensionBuilder

Your contract provides valuable benefits - but to get the most from these benefits, please keep in mind:

- Manulife PensionBuilder is designed to provide dependable income in retirement that is guaranteed for life beginning as early as age 50.
- Any withdrawals you make before you elect to begin receiving the Income Benefit may reduce the amount of the Benefit in the future.
- Once you become eligible for the Income Benefit, if you choose to exceed the withdrawal thresholds shown in this statement, the amount of the Income Benefit may be decreased in the future.
  - Please refer to your Information Folder, Contract and Fund Facts for more details, or speak with your advisor.

### How we calculate projected values

We may provide projected values to illustrate the benefit of various product features for you.

We may project Income Benefit amounts into the future to show you the value of deferring income to older ages. In order to do this, we use the Benefit Base at the statement period end date, calculate the income bonuses you would earn (based on the number of years of bonus to various deferral ages) and then apply the payout percentage you would be entitled to at that future date/age.

Once you have elected to begin receiving the Income Benefit, we may also project the amount you can expect to receive in payments of that Benefit. To calculate this figure, we take the current amount of the Income Benefit and multiply it by the number of years remaining until the contract maturity date. Adding this projected value to the amount of withdrawals already received to date will tell you how much you might receive over the life of this contract.

Please note that these are only projected values based on current data. The projected values may change based on the transactions you request and when you decide to begin receiving the Income Benefit.

### Guarantee Guard

In order to assist you in maintaining your guaranteed income, Manulife created the Guarantee Guard service. When the Guarantee Guard is on, we will not process any transactions that will exceed the Income Benefit amount until we are notified by you or your advisor to proceed. You currently have the Guarantee Guard on.

## Information you should know about *continued*

### **2011 Promotional Income Bonus**

If no withdrawals were taken from your Manulife PensionBuilder contract in 2011, you received a promotional Income Bonus of 6% instead of 5%. This 6% rate was applied to your 2011 year-end Income Bonus calculation only, and 5% will apply in all subsequent years. This calculation also applies to the projections on the previous pages.

### **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 and withdrawals. For more information about how your guarantees change, refer to your Information Folder and Contract and Fund Facts, or speak with your advisor.

### **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.

### **The market value of your contract will fluctuate**

Your Manulife PensionBuilder investment is market-based. This means that although the fund was designed to minimize volatility, 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 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](http://www.manulife.ca/investments) and look for the Prices and Performance section.

### **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 [WMHELP@manulife.com](mailto:WMHELP@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](http://www.manulife.ca/investments). These documents contain information about management fees and Management Expense Ratios for all our segregated funds.

### **Please review your statement**

Please review your statement carefully. If you find any errors, we ask that you report them to us within 30 days of receiving your statement. Every effort is made to ensure the accuracy of the information provided. Manulife Financial reserves the right to correct any errors. To discuss any questions or concerns you may have, please contact your advisor or our Head Office. Information about our complaint resolution procedures is available on the Internet at [www.manulife.ca](http://www.manulife.ca) under *Contact Us*.

Created on January 2, 2012

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.

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