

Contract number: 39389203  
Type of contract: RRIF  
Owner: LYNDON V SUNDMARK  
Owner year of birth: 1955  
Annuitant: LYNDON V SUNDMARK

LYNDON V SUNDMARK  
24115 102A AVE  
MAPLE RIDGE BC V2W 2B3

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## Your Manulife Guaranteed Investment Funds Select (GIF Select) Statement

January 1, 2023 to December 31, 2023



### Your contract value (\$)

Beginning value of your contract on December 31, 2022	83,391.28
<b>plus</b> additional money you've deposited	0.00
<b>less</b> withdrawals you made	4,200.00
(withholding tax of 630.00 was deducted)	
<b>less</b> money withdrawn for the IncomePlus Fee	1,207.50
<b>plus</b> the increase in the value of your segregated fund investments	8,525.25
<b>Ending value of your contract on December 31, 2023</b>	<b>86,509.03</b>

## Your Personal Rate of Return

**The annual compound rate (%) illustrates the overall performance of your segregated fund investment(s)**

	Year to date	1 Year	3 Year	5 Year	10 Year	Since initial purchase
Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	9.01	9.01	0.69	-	-	3.11
<b>Your contract***</b>	<b>9.01</b>	<b>9.01</b>	<b>0.69</b>	<b>4.55</b>	<b>3.30</b>	<b>3.39</b>

<sup>1</sup>Back-end sales charge option.

\*\*\* includes the performance of all segregated fund investments you have held in your contract. Returns of one year or more are annual compound rates of return. Returns of less than one year are compound rates between the initial investment and the statement period.

## Your contract holdings

### Segregated Funds

Fund number	Fund name	Total units you hold	x	Price/unit (\$)	=	Amount (\$)
IncomePlus Series						
<b>Manulife Simplicity Portfolios</b>						
MGF8405	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	3,899.7366		22.1833		86,509.03
<b>Total</b>						<b>86,509.03</b>

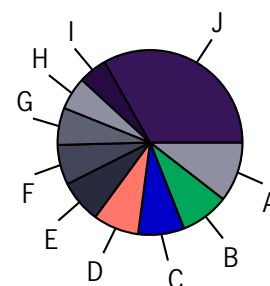
<sup>1</sup>Back-end sales charge option. If funds are withdrawn, you may incur deferred sales charges.

## Your Manulife Simplicity portfolios

Your Manulife Simplicity portfolio investment provides complete diversification within a single segregated fund. Each Simplicity portfolio invests in a number of unit trusts combined in specific proportions to provide the maximum potential return for a given level of risk.

## Manulife Simplicity Growth Portfolio Breakdown

	Target Weight	Investment	Managed by
A	10.50%	Manulife U.S. All Cap Equity Fund	Manulife IM
B	8.50%	Manulife Emerging Markets Fund	Manulife IM
C	8.08%	Manulife World Investment Class	Manulife IM
D	8.00%	Manulife Corporate Bond Fund	Manulife IM
E	7.50%	Manulife Strategic Income Fund	Manulife IM
F	7.00%	Manulife EAFE Equity Fund	Manulife IM
G	6.50%	Manulife Covered Call U.S. Equity Class	Manulife IM
H	5.75%	Manulife Canadian Investment Fund	Manulife IM
I	5.00%	Manulife Fundamental Equity Fund	Manulife IM
J	33.17%	Other	
		Manulife Dividend Income Fund (4.75%)	Manulife IM
		Manulife Bond Fund (4.25%)	Manulife IM
		Manulife Money Market Fund (3.5%)	Manulife IM
		Manulife Multifactor US Large Cap Index ETF (3.5%)	Manulife IM
		Manulife Bissett Canadian Equity Fund (3.5%)	Manulife IM
		Manulife World Investment Fund (3.42%)	Manulife IM
		Manulife Global Dividend Class (2.75%)	Manulife IM
		Manulife Growth Opportunities Fund (2.5%)	Manulife IM
		Manulife Canadian Unconstrained Bond Fund (2.25%)	Manulife IM
		Manulife Dividend Income Plus Fund (1.5%)	Manulife IM
		Manulife Multifactor Developed International Index ETF (1.25%)	Manulife IM



## Your contract activity

### Segregated Funds

Date	Activity	Total units	x	Price/unit (\$)	=	Amount (\$)
Jan 3, 2023	Manulife redeemed units to pay the IncomePlus Fee					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	59.8116		20.1884		-1,207.50
Jan 26, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.5471		21.1518		-350.00

## Your contract activity - continued

### Segregated Funds - continued

<b>Date</b>	<b>Activity</b>	<b>Total units</b>	<b>x</b>	<b>Price/unit (\$)</b>	<b>=</b>	<b>Amount (\$)</b>
Feb 23, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.7686		20.8723		-350.00
Mar 28, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.9127		20.6945		-350.00
Apr 25, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.5642		21.1299		-350.00
May 26, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.6306		21.0456		-350.00
Jun 27, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.7035		20.9537		-350.00
Jul 26, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.2179		21.5811		-350.00
Aug 28, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.4432		21.2854		-350.00
Sep 26, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.9628		20.6334		-350.00
Oct 26, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	17.2478		20.2925		-350.00
Nov 27, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	16.2887		21.4873		-350.00

## Your contract activity - continued

### Segregated Funds - continued

Date	Activity	Total units	x	Price/unit (\$)	=	Amount (\$)
Dec 22, 2023	You sold units of					
	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>	15.8329		22.1058		-350.00

<sup>1</sup>Back-end sales charge option.

## Overview of your Segregated Fund Guarantees

Your contract matures on December 31, 2055.

## IncomePlus Guarantees

### Version 2

The IncomePlus Series in your GIF Select contract has valuable guarantees, which are described below.

<b>\$105,000.00</b>	is your <b>GWB Benefit Base</b> . This is the amount used to calculate your Lifetime Withdrawal Amount and the IncomePlus Fee. The GWB Benefit Base may change over time as the result of transactions and product benefits such as IncomePlus Resets.
<b>\$4,200.00</b>	is your annual <b>Lifetime Withdrawal Amount</b> . As long as you do not exceed the Lifetime Withdrawal Amount, it will be available each year for your lifetime. If you withdraw more than this amount from the IncomePlus Series, you will reduce future guaranteed amounts.
<b>\$100,000.00</b>	is your <b>GWB Bonus Base</b> . In each year that you do not request withdrawals from the IncomePlus Series, you are eligible for an annual bonus of 5.00% of the GWB Bonus Base. This bonus increases your GWB Benefit Base and therefore, the amount you receive in periodic payments over the life of the contract.
<b>\$0.00</b>	You were not eligible to receive a bonus since you made a withdrawal from the IncomePlus Series during 2023.
<b>Dec 22, 2010</b>	is your <b>IncomePlus Anniversary Date</b> . Certain benefits are measured by or occur on the IncomePlus Anniversary Date, such as resets of the GWB Benefit Base, GWB Bonus Base and Death Benefit Guarantee.
<b>\$79,724.78</b>	is your <b>Death Benefit Guarantee</b> . This is the minimum amount that will be paid if you pass away. The Death Benefit Guarantee is eligible to be reset to the market value of the IncomePlus Series on each third IncomePlus Anniversary Date up to and including your 80th birthday. Any withdrawals you make will proportionally reduce this amount.

## IncomePlus Guarantees - continued

**\$1,207.50** is your **IncomePlus Fee**.

This will be paid by redeeming units of the IncomePlus Series in early January 2024. The redemptions are done proportionally from each IncomePlus Series fund held.

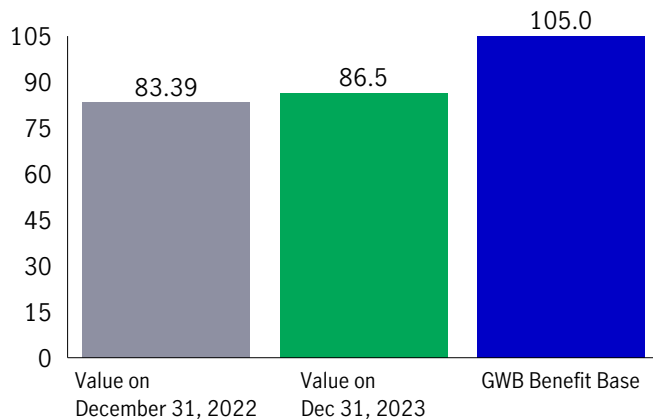
**Guarantee Guard On** is the current setting for the **Guarantee Guard** service.

Under this service we will not process any transactions that will exceed the Lifetime Withdrawal Amount until we are notified by you or your advisor to proceed. This service is intended to assist you in maintaining your guaranteed income from the IncomePlus Series.

## Your segregated fund investment growth

to December 31, 2023

(\$000's)



### Income, Growth and Security

Saving for retirement involves a lot of careful planning. That's why Manulife Investments offers solutions like GIF Select with IncomePlus. The features and benefits of IncomePlus work together to offer continued growth while being assured that your savings can provide a predictable stream of income to help fund your retirement.

## Your payment instructions

You have requested that regular payments be made to you from your contract. The payments will be made based on your instructions below.

<b>LWA</b>	Payment option
<b>15%</b>	Withholding tax you specified
<b>January 31, 2024</b>	Next scheduled payment
<b>Monthly</b>	Payment frequency
<b>350.00</b>	Payment amount

Your payments are funded by redeeming investments held in your contract. They will be redeemed as shown in the table below.

<b>% of payment</b>	<b>From Investment</b>
100.00	Manulife Simplicity Growth Portfolio GIF Select (IncomePlus Series) <sup>1</sup>
<b>100.00</b>	

<sup>1</sup>Back-end sales charge option.

## Your withdrawal information

Minimum amount you must withdraw in 2023	\$3,625.71
Total amount you withdrew in 2023	\$4,200.00
Minimum amount you must withdraw in 2024	\$3,932.23

## Information you should know

### Important reminders about IncomePlus

The IncomePlus Series of funds in your contract provide valuable benefits - but to get the most from these benefits, please keep in mind:

- If you withdraw more than the annual Lifetime Withdrawal Amount in any year, you may affect the amount of future Lifetime Withdrawal Amounts.
- IncomePlus is designed to provide predictable, sustainable, potentially increasing income. If you choose to exceed the annual withdrawal amounts shown in this statement, future guaranteed amounts may be decreased. Please refer to your Information Folder and Contract for more details, or speak with your advisor.
- Each year that you hold segregated funds in the IncomePlus Series there's an opportunity to increase your GWB Benefit Base with a 'GWB Bonus' - the result is a potential increase in the amount you're guaranteed to receive in future income. The 'GWB Bonus' is available in any year that there are no withdrawals requested from the IncomePlus Series.

## Information you should know - continued

- The IncomePlus Fee is calculated at the end of each calendar year and collected annually on the first business day of January each year. The IncomePlus Fee is paid through the automatic redemption of segregated fund units and we do not refund any portion of the fee if you redeem from the IncomePlus Series. The segregated fund units we sell in January each year pay the IncomePlus Fee but do not affect your eligibility for a Guarantee Bonus.

### **Your segregated fund guarantees may change over time**

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

### **How your RRIF works**

Each year, the government determines the minimum amount that you need to withdraw from your RRIF. The amount is based on your age (or your spouse's age, where permitted), and the value of your RRIF on January 1st. Manulife is obligated to ensure that you withdraw at least this minimum amount every year.

### **Your beneficiary**

According to our records, the primary beneficiary for this contract is:  
ESTATE OF LYNDON V SUNDMARK.

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

Your segregated fund investment in your GIF Select contract are market-based. This means that the value of your segregated funds will fluctuate with the performance of the underlying fund holdings. Past performance is not necessarily indicative of future performance and is not guaranteed.

### **Understanding your personal rate of return**

Your personal rate of return is calculated using the dollar-weighted method. This method reflects the investment performance of the segregated funds you hold within your contract and your investment activity, such as additional deposits or withdrawals you have made.

Reviewing your rate of return helps you evaluate the progress you're making towards your personal financial goals. To access performance information for Manulife segregated funds, visit **[funds.manulife.ca](https://funds.manulife.ca)**. For help understanding your rate of your return, please contact your advisor or call us at 1-888-790-4387.

### **Information at your fingertips**

Want to get up-to-date information quickly? With Manulife Investment Management's site, you can easily access up-to-date fund information including commentary and analysis. Simply go to [www.manulifeim.ca](https://www.manulifeim.ca) and look for the Rates and Fund Performance section.



## 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](mailto:manulife_investments@manulife.com). The audited financial statements and the funds facts are available for you to view on our Web site at: [www.manulifeim.ca](http://www.manulifeim.ca). These documents contain information about management fees and Management Expense Ratios for all our segregated funds. The rates of return for all of our segregated funds for the last 1, 3, 5 and 10 year periods, as applicable, are also available at this site.

### **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.manulifeim.ca](http://www.manulifeim.ca) under Contact Us.

### **Important changes to your contract**

Effective June 1, 2023, Canadian regulations have changed and may affect the segregated funds you are purchasing. From this date, insurance companies can no longer offer segregated fund contracts with deferred sales charge options, also called back-end or low-load sales charge options. To comply with these rules, on May 26, 2023 we closed these sales charge options to new and additional deposits. Existing Pre-Authorized Chequing plans (PACs) that invested in these sales charge options prior to May 26, 2023, were moved to the front-end sales charge option of the same fund, with 0% upfront commission.

Under a Front-end option you may pay a sales charge at the time of deposit to the Contract. The amount you pay is negotiable and calculated as a percentage of the gross deposit amount. The minimum sales charge you will pay will be 0%. The maximum sales charge available varies by contract, but ranges between 3% or 5%.

The default Front-end option for this change is to 0%. Please contact your advisor if you wish to select a different sales charge percentage.

Your Management Expense Ratio will not change.

For a description of how each sales charge option works please refer to your Information Folder & Contract and Fund Facts.

There is no action required from you. Any deposits made into the back-end or low-load sales charge option prior to the closure will remain invested and existing DSC schedules and fees will continue uninterrupted for any withdrawals. For more information, please contact your advisor.

### **Respecting your privacy has always been important to us**

At Manulife Investment Management, protecting your personal information and respecting your right to privacy and confidentiality has always been a priority for us. As a reminder of our commitment to you, we invite you to review our Privacy Policy at [manulife.ca](http://manulife.ca). You can find the document by clicking on the Privacy Policy found at the bottom of the page. Alternatively, you can call us at our toll-free number 1-888-790-4387 to obtain a copy.

Use of "you" and "your" refer to the holder of rights under the contract. You do not directly own the segregated fund units in the contract, but the benefit that the contract provides.

The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of Manulife.

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