

Benchmark Report

Invisiwrapper
Registered Retirement Savings Plan
Members included: Active members only

Policy number: 10000095

Plan Default Fund Direction

Your plan's default investment choice(s)

When a plan member joins the plan but does not specify an investment direction, his/her contributions are invested in the plan's default investment choice(s).

Here are the default investment(s) for your plan as of Jun 30, 2000

Member required

 Conservative Portfolio	100 %
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Please Note

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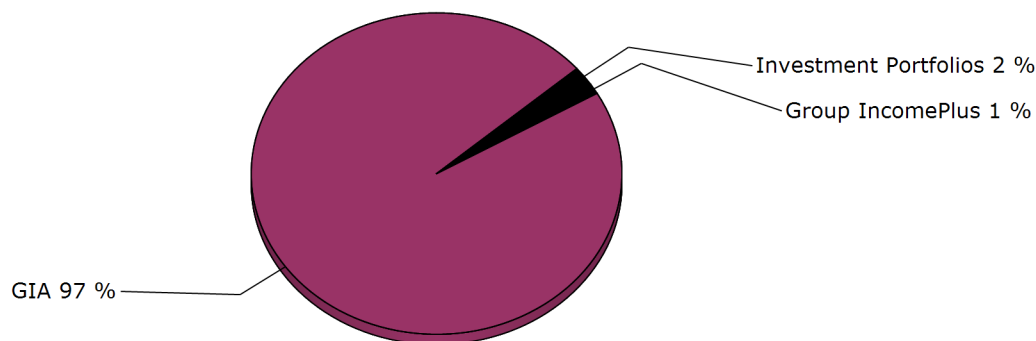
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Default fund selections by asset class as of Jun 30, 2000

This chart shows what other plan sponsors have chosen as default investments for their plans, by asset class.



Default fund selections by asset class as of Jun 30, 2000

■ GIA	97 %
■ Investment Portfolios	2 %
■ Group IncomePlus	1 %

Number of investments

This table shows the average number of investment options available to plan members in all Manulife Group RRSPs.

	As of Jun 30, 2000
Number of investments available in your plan	7
Average number of investments for Manulife Group RRSPs	25

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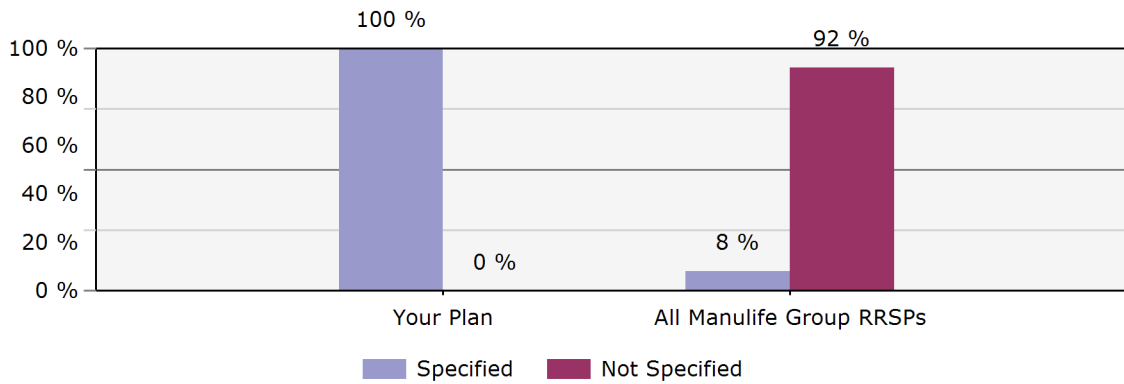
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Percent of members with/without specified investment direction

As of Jun 30, 2000



As of Jun 30, 2000

Number of members with a specified investment direction	1	100 %
Number of members without a specified investment direction	0	0 %
Total active members	1	

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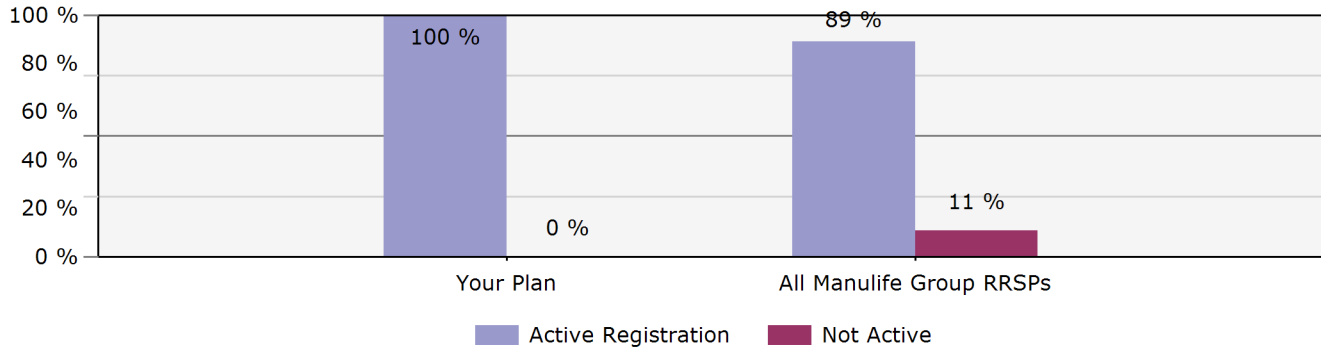
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Members with an Active Registration

As of Jun 30, 2000



As of Jun 30, 2000

Number of members with an active registration	1	100 %
Number of members without an active registration	0	0 %
Total active members	1	

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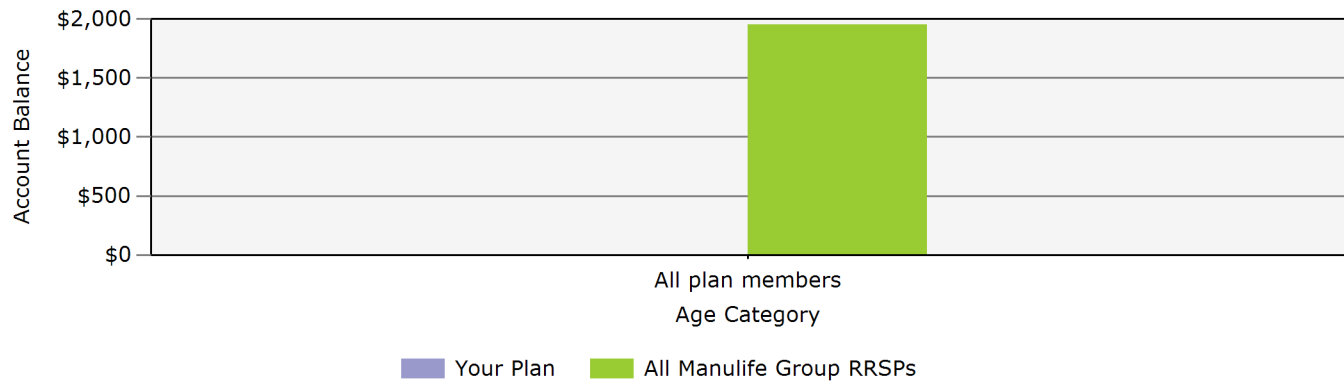
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Average Account Balance Per Member by Age

As of Jun 30, 2000



Average account balance	All plan members
Your Plan	\$0
All Manulife Group RRSPs	\$1,951

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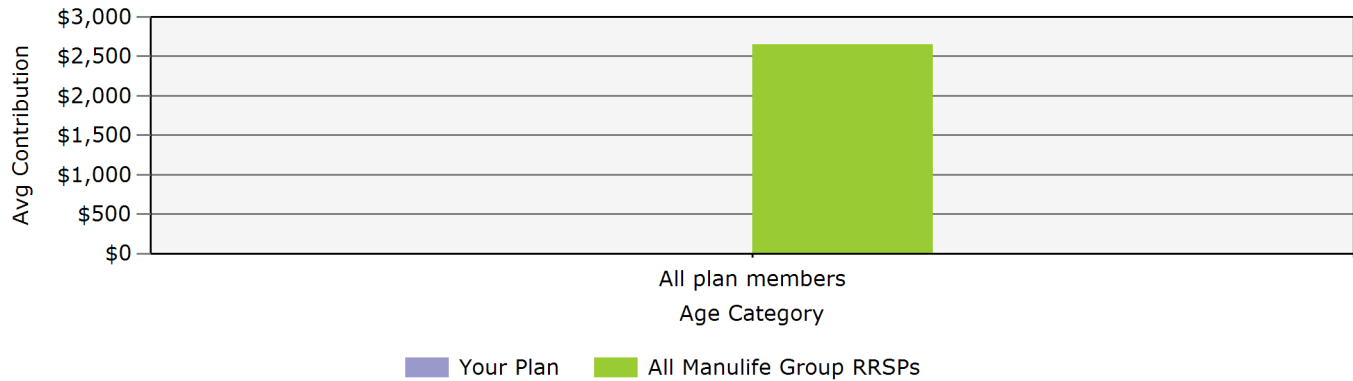
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Average Annual Contribution Per Member by Age

From Jul 1, 1999 to Jun 30, 2000



Average annual contribution	All plan members
Your Plan	\$0
All Manulife Group RRSPs	\$2,654

The average contribution amount for your plan is based only on contributions received by Manulife in the past 12 months.

Average annual contributions are calculated using regular remittance premium. Lump sum contributions, transfers, and retiring allowances, are excluded from the calculation.

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