

Joe \_ JOLYAEC  
15 Lots Park Lane  
Kitchener ON N2M 3M2

## APL Co. Pte Ltd.

**Date your member status changed**  
June 30, 2000

**Policy number**  
10000052

You have options for the savings you have in this plan. Go to page 2 to review your options.

### Your plan value as of June 30, 2000

Your contributions	\$2,265.28
Your sponsor's (employer's) contributions	1,354.92
Value of your plan	\$3,620.20

#### Important note about your plan values

The values in this report are a *quote only*. Between the date this quote was produced and the time your assets leave the plan, the values may **increase or decrease** due to:

- additional contributions received or adjustments made to your account;
- changes to your investment earnings;
- market value adjustments to Guaranteed investments due to early redemption; and
- taxes, and/or fees (if applicable) upon withdrawal.

#### Review your report carefully

Every effort has been made to ensure that this report is accurate. Please review your report carefully and advise Manulife of any error with your personal information.

## Your options - When leaving your Registered Pension Plan

As of June 30, 2000

### If you do nothing

Your money will remain in this plan if Manulife is **not** notified of your selection by September 18, 2000.

### Questions?

#### Need help choosing an option?

A Manulife Transition Solutions Specialist can guide you through your options.

These Specialists are available from Monday to Friday, between 9 a.m. and 5 p.m. ET.

Call 1-866-991-3056, or email

**Refer to the enclosed statement for more details about your savings.**

**Your option report**

As of June 30, 2000

Member name: Joe \_ JOLYAEC

Member number: 22

Customer number: 100025593

**Registered Pension Plan**

Policy number: 10000052

Class: A- EEs prior to 01 Aug 98

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## Your transfer options for your money that is not locked-in

**Option 1 - Keep your money with Manulife Financial**

If you want to continue saving, transfer your money to the **Manulife Financial Personal Plan RRSP (Registered Retirement Savings Plan)**.

You can continue to enjoy many of the same benefits of your group plan. Review the enclosed brochure to learn about how easy it is to join.

**Option 2 - Transfer your money to another financial institution**

You can transfer your money to a registered retirement savings plan (RRSP) or purchase a deferred annuity.

**Option 3 - Sell your investments and receive a cash payment**

Any amount you take in cash will be subject to withholding taxes, and will need to be included as income on your tax return.

## Your options for your money

	Not locked-in
RRSP	✓
Cash	✓
Annuity	✓

## Before the end of the year you turn 71

Under current Income Tax Act Rules, any money in a registered plan must be used to purchase a registered income product (e.g. RRIF, LIF, annuity) by the end of the year you turn 71.