

Announcement from the Christian and Missionary Alliance of Canada

We are pleased to announce a reduction in the Investment Fund Management Fees (FMFs) for the Alliance Retiral Fund, the C&MA registered pension plan. These fee reductions were negotiated with Manulife by Reuter Benefits and the C&MA as part of the ongoing stewardship of your plan.

Your new Alliance Retiral Fund fees

Below are the investment options in your plan showing your current FMFs and the new FMFs. The FMF includes the Investment Management Fee and Fund operating expenses.

Fund Name	Fund Code	Current FMF	New FMF
Fidelity Canadian Bond	4142	.663%	.493%
Manulife Monthly High Income	5132	.630%	.630%
Mawer Canadian Equity	7451	.643%	.628%
C&MA Foreign Equity *	9035	.643%	.628%

*estimated FMF based on the total assets currently invested in this fund. Actual fees are graded based on the total fund assets: First \$10M 0.785%; next \$10M 0.585%; and assets over \$20M 0.535%.

Why do you pay fees?

The FMFs cover the costs of the professional investment management teams who research, select, and manage a fund's investments, along with the fund operating, administration, and record-keeping costs. Fees are included in the daily unit price of each fund in which you're invested.

You don't have to do a thing!

- This change is automatic – on **October 18, 2019**, you'll start paying the new lower FMFs.
- On the secure member website and your account statement, you'll see an "Investment Fee Change" transaction showing that Manulife has sold and repurchased your units on the same day to reflect the new, lower FMF. There will be two rows of information for your personal rates of return – one will reflect the previous FMF, and the other will reflect the new FMF. The dollar amount invested in each fund won't change as a result of this transaction, but the number of units you hold in the new funds may change.
- To view your fees online at any time, sign in to www.manulife.ca/GRO and select **My Investments** then **Transaction History**.

If you have any questions about this change, remember - we can help!

Plan advice from Reuter Benefits	Manulife account support	Manulife online resources
Call Reuter Benefits at 1.800.666.0142 or email us at retire@myretirement-alliance.com . Speak to one of our licensed professionals for personalized advice about your group plan, retirement planning, and investment options before and during your retirement.	Call 1-888-727-7766 Monday to Friday 8 a.m. to 8 p.m. ET.	Go mobile: Check your balances and see how your funds are doing. Download the Manulife Mobile app on Google Play or the Apple App Store.
	Retiral Fund website	Visit the website: Go to manulife.ca/GRO for account info, tools, resources and more.
	Visit the C&MA Retiral Fund website: www.myretirement-alliance.com .	