

On-Line RRSP Contributions

The year-end RRSP cut-off date is fast approaching. You have the opportunity to make a lump sum contribution into your Group RRSP on-line at any time. These additional contributions are not matched by your plan sponsor. Please note that it is your responsibility to make sure that you do not go over your allowed RRSP contribution limit. **In order to proceed with making a lump sum contribution, simply follow these steps:**

1. You will need to sign onto the Manulife member website at www.manulife.ca/GRO. You will be asked for your customer ID and PIN. Your customer ID can be found on the Manulife member statement that you received in July. If you can't locate your customer ID or don't remember your PIN, call Manulife at 1-888-727-7766 and press "0" to speak to a representative who will be able to provide you with this information.

2. Once you have accessed your account on-line, if you have not yet set up your banking information with Manulife, you will need to do so by:
 1. selecting **My Account**
 2. then select **Add/Change a Bank Account**
 3. complete your banking information
 4. once your banking information has been added, a form will pop up called **Payer Authorization Form**

3. **IMPORTANT** – Before you can make contributions to your plan from this bank account, your bank account information needs to be reviewed and verified by Manulife Financial. Please **complete** the information on the Payer Authorization Form, print a copy of it, and submit it to Manulife. A void cheque will also be necessary as Manulife still requires this verification in order to approve the banking information.

The completed form and void cheque can be sent to Manulife either by email to gromail@manulife.com, by fax to (519) 747-6895 or hardcopy to:

Mail address:	Courier Address:
Manulife Financial Attn: GRS Client Services Delivery Station KC6 PO Box 396 Stn Waterloo Waterloo ON N2J 4A9	Manulife Financial Attn: GRS Client Services Delivery Station KC6 25 Water Street South Kitchener ON N2G 4Y5

Alternatively in order to expedite the approval process, you can scan the Payer Authorization Form and a copy of your void cheque and send them to Reuter Benefits at retire@reuterbenefits.com. Reuter Benefits will work directly with Manulife to get the approval of these accounts. **Please return all required information to Reuter Benefits before December 29, 2010.** If all the correct and required info is not with Manulife by **December 29, 2010 by 4:00 P.M.**, your contribution cannot be processed. However, contributions made between January 1, 2011 and March 1, 2011 would also qualify for the 2010 taxation year.

4. Once you have added the banking information, you can then proceed with making a lump sum contribution. You will need to access the system via:
 1. selecting **Make Contributions**
 2. then select **Make a Lump Sum Contribution**
 3. indicate the amount of your contribution and the investment option(s) you'd like it deposited into

You will then receive a confirmation of your transaction.