

Payer authorization for pre-authorized debit plan

You can find this form online by signing in to your account with your Manulife ID at manulifeim.ca/retirement. Look for Forms under 'Quick links' **or** 'Helpful information' on your homepage.

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on't have a Manulife ID yet?
gn up now to access your account anytime on our secure website. Go to manulifeim.ca/retirement, click `Sign in' and follow the instructions to set up your Manulife ID.

Please print clearly in the blank boxes. Remember to sign and date the form. Need help? Contact Customer Service at 1-888-727-7766.

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4. Authorization

This Pre-Authorized Debit (PAD) Authorization is for Personal Purposes.

I request and authorize Manulife to make withdrawals against the account listed above in accordance with the instructions provided by me. I further authorize the financial institution indicated above to process these withdrawals with instructions provided by Manulife.

It is understood and agreed that:

- 1. The above account information will apply to contributions after the information has been received and verified by Manulife in accordance with its practices and procedures.
- 2. Pre-notification: You acknowledge that you have waived your right to receive pre-notification of the amount of the PAD and agree that you do not require advanced notice of the amount of PADs before the debit is processed.
- 3. This account authorization may be terminated by me only upon written notification. Termination will take effect within 30 business days of receipt of written notification at the following address (as may be amended from time to time):

Manulife GRS Client Services PO BOX 396 STN WATERLOO WATERLOO, ON N2J 4A9 Fax: (519) 747-6895

A sample cancellation form, or further information on my right to cancel this PAD is available from Manulife or by visiting www.payments.ca.

- 4. If, for any reason, a withdrawal against my account is not honored, Manulife reserves the right to charge a fee of \$25 for handling these returned items (as may be amended from time to time).
- 5. I have certain recourse rights if any debit does not comply with this agreement. For example, I have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. Contact Manulife or visit www.payments.ca to obtain more information on your recourse rights.

5. Signature(s)

Signature of account depositor	Date signed (dd/mmm/yyyy)
Signature of account depositor*	Date signed (dd/mmm/yyyy)

^{*}For a joint account where two signatures are required to withdraw funds, both depositors must sign this authorization.

Send us your documents online



It's faster and safer than email or regular mail.
From your Manulife Mobile app, sign in with your Manulife ID (choose Group Retirement). From the top left menu, select your name to get to your profile, then select **Send documents.**

From your desktop or tablet, sign in to your account at manulifeim.ca/retirement using your Manulife ID. Look for **Send documents** on your homepage under 'Quick links' **or** 'Helpful information'.

If you need to mail the form, send it to one of the addresses below.

Mailing instructions

Send your completed forms to the address below. If you live outside of Quebec:
Manulife
Attn: GRS Client Services
P.O. Box 396

Waterloo, ON N2J 4A9 Fax: 1-866-945-5110

If you live in Quebec: Manulife Attn: Group Retirement Solutions 2000 Mansfield, Suite 1410 Montréal, QC H3A 3A2 Fax: 1-866-945-5109

We collect, use and disclose your personal information for the purpose identified in this form. Unless there are contractual limitations, your personal information may be accessed or transferred within or outside Canada and may be subject to the laws of those jurisdictions. You may withdraw your consent, subject to legal and contractual restrictions. You also have the right to access and correct your personal information maintained in our files. For more information you can review our Canadian Privacy Policy at www.manulife.ca