

WELCOME

Your Enrolment Guide



The Canrig Drilling Technology Ltd Group Retirement Program

About this Enrolment Guide

This Guide provides information you will need to enroll in your company's Group Retirement Program.

This process will take a bit of your time, but it will be time well invested. A colour-coded, step-by-step process will help you navigate through this Guide. Each step includes a 'To Do' box showing what you must complete to enroll. The boxes separate what you must do from what you should keep in mind.

Here's what you need to do...

Step one: Learn about your program

Step two: Enroll in your plans

Step three: Decide how to invest

Step four: Decide how much to contribute

Step five: Check to see you've completed each step

Let's Get Started...

Learn about your program

To Do!

- ☐ Learn about the advantages of your program.
- ☐ Review the details of your program.

Advantages of the Canrig Drilling Technology Ltd Group Retirement Program

To help ensure you are prepared for life after work, your Plan Sponsor (employer) has taken the first step toward helping you save for your retirement by offering you a Group Retirement Program. Now, it's up to you to take the next step and join your program.

Your Group Retirement Program provides many benefits that may not be available to you through an individual savings or investment account, such as:

- **A convenient way to save** – Making regular contributions directly from your pay – before money ever reaches your bank account – makes it easier to commit to saving consistently. Even if the amount you contribute each time is small – and is an amount you're not likely to miss – it can grow very nicely over the long term.
- **Immediate tax reduction** – Regular payroll contributions to Registered Retirement Savings Plans and/or Registered Pension Plans are taken from your gross pay before payroll taxes are calculated. This immediately reduces the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary, so you'll enjoy tax savings on each and every paycheck throughout the year.
- **Tax-deferred growth** – Growth you realize in Registered Retirement Savings Plans, Deferred Profit Sharing Plans or Registered Pension Plans occurs in a tax-sheltered environment until you withdraw funds from the plan.
- **Lower investment management fees** – Take advantage of the competitive investment management fees (IMFs) offered by your group plan. Lower IMFs leave more of your savings in your account and growing for you.
- **Leading fund managers** – Through your group plan, you have access to some of the world's leading fund managers and their funds. Many of these funds aren't available to individual investors.
- **Secure website and telephone account access** – Manage your account and investments using the service option you prefer. Access your account via the secure member website and/or the Customer Service Centre.

- **Easy-to-read statements** – Manulife's member statements provide updates on your savings and include tips and reminders to help you build an effective retirement savings plan.
- **Consolidate your savings** – You can transfer accounts you hold at other institutions to your group program, allowing you to enjoy the above benefits for all of your retirement savings.

Keep reading to learn about the details of your company's program and find out how to join.

Details of your program

The Canrig Drilling Technology Ltd Group Retirement Program includes these plan(s):

- Registered Retirement Savings Plan (RRSP) – You can **choose** to join this plan
- Tax-Free Savings Account (TFSA) – You can **choose** to join this plan

Your Group Retirement Program gives you the opportunity to put more savings to work for you with a voluntary plan. Consider taking advantage of your voluntary plan by making additional contributions. Even small contributions can grow significantly over time. For example, a contribution of \$600 a year – just \$50 a month – will grow to more than \$20,000 after 20 years.

This projection assumes the contributions remain in your account until you retire and grow at a rate of 5% per year.

Your plan allows Spousal RRSP accounts. If you decide to set up a Spousal RRSP, your spouse will need to complete the RSP Application form. You can make a copy of the RSP Application form included in this Guide or print a copy that is posted at **www.manulife.ca/GRO**.

Please note: You must first join the Group RRSP in order to establish a Spousal RRSP. Please ensure you also complete an RSP Application form for yourself.

The details of your program – shown below – are subject to change by your Plan Sponsor (employer).

	Registered Retirement Savings Plan	Tax-Free Savings Account
Policy number	20004581	41004581
Who is eligible to join this plan?	All employees.	All employees.
Do I have to join?	No.	No.

STEP one

	Registered Retirement Savings Plan	Tax-Free Savings Account
When can I join?	If you are a full-time employee or if you are a part-time employee working a minimum of 30 hours per week, you are eligible to join the Plan immediately upon becoming employed by your Plan Sponsor.	If you are a full-time employee or if you are a part-time employee working a minimum of 30 hours per week, you are eligible to join the Plan immediately upon becoming employed by your Plan Sponsor.
How much do I contribute?	Member Required You are required to contribute up to 5% of your earnings. Member Voluntary You can make voluntary contributions up to the Canada Revenue Agency (CRA) maximum limit. No plan sponsor matching of your voluntary contributions.	Member Voluntary You can make voluntary contributions up to the Canada Revenue Agency (CRA) maximum limit. No plan sponsor matching of your voluntary contributions.
How much does my Plan Sponsor (employer) contribute?	Sponsor Required Your plan sponsor will match 100% of your required contributions	Your plan sponsor does not contribute to this plan.
Who decides how my contributions will be invested?	You do.	You do.
Can I transfer money into the plan?	Yes, you may transfer amounts from another registered plan.	Yes, you may transfer amounts from another registered plan.
Can I take money out of the plan while I am employed?	You can withdraw voluntary contributions you make.	You can withdraw any contributions you make.
Can I make additional one-time contributions?	Yes, however no Plan Sponsor match will apply.	Yes, however no Plan Sponsor match will apply.
What happens if I leave the company?	The full value of your account belongs to you.	The full value of your account belongs to you.
What happens if I retire from the company?	The full value of your account belongs to you.	The full value of your account belongs to you.
What happens if I die?	Your beneficiaries get the money in your plan when you die. The amount they get matches the amount you chose for them to have. If you haven't named beneficiaries, the money in your plan goes to your estate.	Your beneficiaries get the money in your plan when you die. The amount they get matches the amount you chose for them to have. If you haven't named beneficiaries, the money in your plan goes to your estate.

Enroll in your plans

To Do!

- ☐ Follow the instructions to enroll in the plans.

Detach the **Application form(s)** for the plan(s) below. All forms you need to complete are located at the back of this Guide.

You can choose to join these plans:

Application form for the Registered Retirement Savings Plan	Page 27
Application form for the Tax-Free Savings Account	Page 31

Complete the following sections on each Application form:

- Tell us about your plan
- Your personal information
- Tell us about the contributor (if you are setting up a Spousal RRSP)
- Name your beneficiary (or beneficiaries)

Once you have completed these sections on each **Application form**, go to the next step in your Enrolment Guide.

Decide how to invest

To Do!

- ☐ Follow the instructions to determine your investor style and select your investments.

Note - If you consult a Financial Planner for advice regarding funds for this Group Retirement Program, provide him or her with this Guide. If you do not generally seek the advice of a financial planner before making investment decisions, please continue reading.

You can choose investments for the following plan(s):

- Registered Retirement Savings Plan (policy 20004581) - if you decided to join this plan
- Tax-Free Savings Account (policy 41004581) - if you decided to join this plan



If you do not provide instructions on where to invest contributions to your plans, contributions will be deposited to the plan default investment - . You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

Determine what type of investor you are

To Do!

- Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B
1. How interested are you in selecting investment funds for your retirement savings?	I am not interested. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
2. How likely are you to monitor and rebalance your investments on an annual basis?	I don't want to review my investments. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
3. How would you rate your investment knowledge?	I have little to no knowledge about investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	...to select a Retirement Date Fund. A Retirement Date Fund offers a well-balanced investment portfolio inside a single fund. Each fund is identified by its year of maturity, and as the maturity date approaches the fund gradually rebalances to become more conservative	 10
Column B	...to build your own portfolio. Choose from the individual funds available through your program to build your own portfolio.	 11



How to choose a Retirement Date Fund

To Do!

☐ Confirm the age at which you plan to retire: _____

☐ Calculate the year you plan to retire: _____

Use the table below to select the Retirement Date Fund that is best suited to you.

For example: If you plan to retire in 2046, select the ML BR LifePath Idx 2050 fund.

☐ Specify the 4-digit fund code for the Retirement Date Fund you select in the *Your investment instructions* section on each **Application form**.

If you plan to retire during the period...	The Retirement Date fund for you is...	Fund code
Before 2026	ML BR LifePath Idx 2025	2325
2026 - 2030	ML BR LifePath Idx 2030	2326
2031 - 2035	ML BR LifePath Idx 2035	2327
2036 - 2040	ML BR LifePath Idx 2040	2328
2041 - 2045	ML BR LifePath Idx 2045	2329
2046 - 2050	ML BR LifePath Idx 2050	2330
2051 or later	ML BR LifePath Idx 2055	2331

The **investment management fees** and **historical rates of returns** for these funds are on page 23. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds.

If you are already retired, or are close to retirement, there is an income fund (2321 - ML BR LifePath Idx Retire) that is available.

You have now finished the fund selection process. Go to the next step to complete your enrolment.



Determine your investor style

To Do!

- ☐ Circle one answer for each question.
- ☐ Write your score – indicated in brackets at the end of each answer – in the box to the right of each question.
- ☐ Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

Your score

1. What is your investment horizon – when will you need this money?

- a. Within 3 years (0)
- b. 3-5 years (3)
- c. 6-10 years (5)
- d. 11-15 years (8)
- e. 15 + years (10)

2. What is your most important investment goal?

- a. To preserve your money (0)
- b. To see modest growth in your account (4)
- c. To see more significant growth in your account (7)
- d. To earn the highest return possible (10)

3. Please indicate which statement reflects your overall view of managing risk:

- a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
- b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
- c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
- d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)

4. If you owned an investment that declined by 20% over a short period, what would you do?

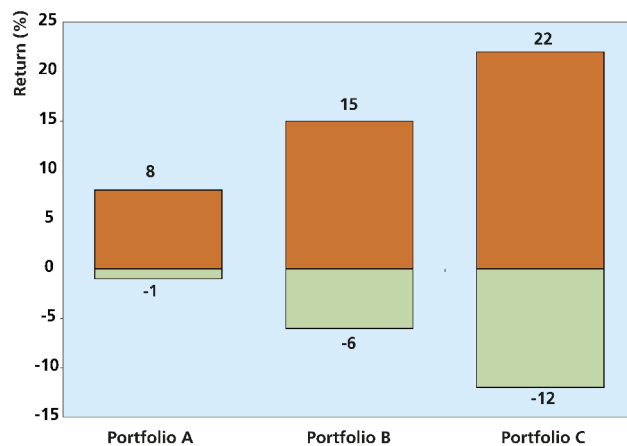
- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?

- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)



7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions.(3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

STEP three

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking more risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is: _____



How to build your own portfolio

To Do!

- Specify the percentage of contributions you want to invest in each fund in the *Your investment instructions* section on each **Application form**.

Your investor style (from page 14): _____

Find the sample portfolio that matches your investor style.

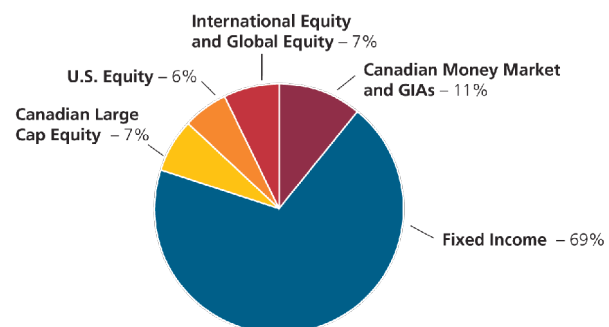
You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

Each asset class in the sample portfolio is represented by a different colour. For example, all Fixed Income fund descriptions are blue, and all US Equity fund descriptions are orange.

If your investor style is...

A recommended asset mix for you is...

Conservative

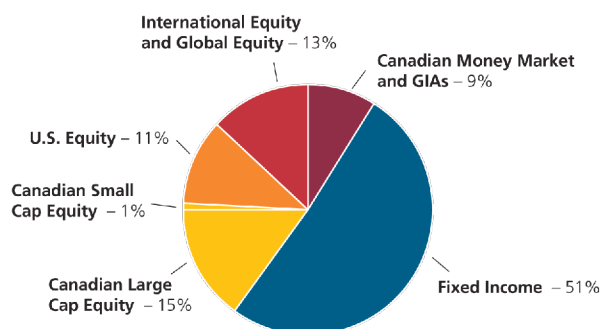


STEP three

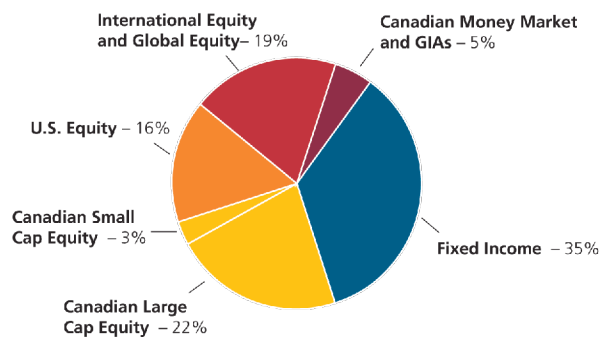
If your investor style is...

A recommended asset mix for you is...

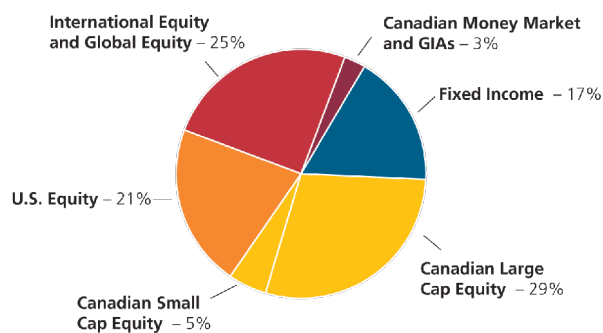
Moderate



Balanced



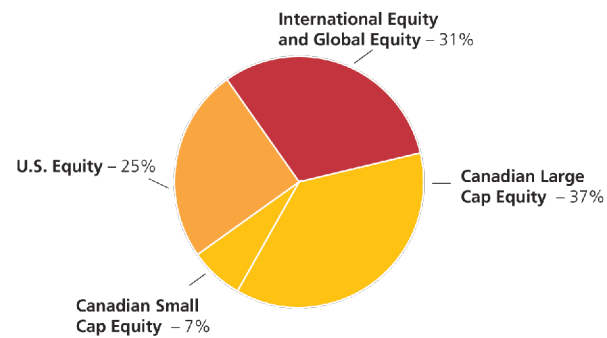
Growth



If your investor style is...

A recommended asset mix for you is...

Aggressive



Notes:

- Balanced funds are **not** included in the sample portfolios. These funds are already well-diversified and generally invest 40% in fixed income investments and 60% in equity investments. Keep this in mind when you are using the guidelines shown.
- You should consider how your savings outside of this plan are invested. Your other investments may already fulfill some parts of the sample portfolio in the above table. The guidelines provided are only suggestions.

Where to find detailed fund information

The **investment management fees** and **historical rates of return** are on page 23. You can look up each fund online using the fund code at www.manulife.ca/findmyfunds

You have now finished the fund selection process. Go to the next step to complete your enrolment.

Decide how much to contribute

To Do!

- Complete the *Authorize your employer to deduct contributions* section on each **Application form** that includes this section.

TIP – Refer to the *Details of your program* table beginning on page 5 to see how much you can contribute to each plan.

- If you decide to set up a Spousal RRSP, you also need to complete the *Tell us how you want to split your contribution between you and your spouse* section on the **RSP Application form**.

Remember – You must first join the Group RRSP in order to establish a Spousal RRSP. Please ensure you also complete an RSP Application form for yourself.

You can contribute to the following plans:

- Registered Retirement Savings Plan (policy 20004581) - if you decide to join this plan
- Tax-Free Savings Account (policy 41004581) - if you decide to join this plan

A small amount can make a real difference

Even small contributions can grow significantly over time. For example, a contribution of \$600 a year – just \$50 a month – will grow to more than \$20,000 after 20 years.

This projection assumes the contributions remain in your account until you retire and grow at a rate of 5% per year.

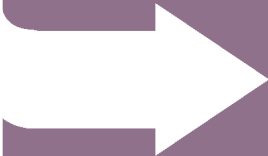
Check to see you've completed each step

To Do!

- ☐ Refer to the checklist below.
- ☐ See the list below for details on how to submit your completed forms.

Make sure you've fully completed each Application form for the plans you are joining.

Have you:

- 
- ☐ Completed the *Your personal information* section?
 - ☐ Named your beneficiary (or beneficiaries)?
 - ☐ Provided instructions for how much you want to contribute?
 - ☐ Provided instructions on how to invest contributions to your plan?
 - ☐ Signed and dated each form?

Your enrolment package includes the following form(s):

- An **Application form** for the Registered Retirement Savings Plan (policy 20004581) - return to Canrig Drilling Technology Ltd..
- An **Application form** for the Tax-Free Savings Account (policy 41004581) - return to Canrig Drilling Technology Ltd..
- A **Transfer Authorization for Registered Investments form** if you decide to transfer other savings to your group program – send to the financial institution you wish to transfer from. (You will find this form at the back of this Guide on page 39.)

You've successfully enrolled

What's next?

You'll receive a letter from Manulife welcoming you to your group program. This letter will provide your Customer Number and explain how to set your PIN and register for the secure website.

Set up your online account to access resources to help shape your financial future.

- Go to www.manulife.ca/GRO and sign in to your retirement account.
- Click Register and follow the instructions.

You will need your Customer Number and the last three digits of your Social Insurance Number. You will also be asked to provide an email address and create a password

How can I track the progress of my account?

- **Member statements** – You'll receive regular easy-to-understand member statements updating you about your account activity and growth.
- **Online** – You can access your account online 24 hours a day, 7 days a week at www.manulife.ca/GRO.
- **Phone** – You can contact Customer Service at **1-888-727-7766** to speak with a Manulife Customer Service Representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

Link your Manulife group retirement and group benefits information

If you are enrolled in both your company's Group Retirement and Group Benefits Program, you can create an online link between these programs. Then, you will only need to log in once to access both plans, and you'll only have one login ID and password to remember.

Go to www.manulife.ca/groupaccess for step-by-step instructions on how to set up this feature.

Transfer your other savings to your group program

To Do!

- ☐ Decide if you want to transfer your other registered savings to Manulife.
- ☐ Complete a **Transfer Authorization for Registered Investments form** (located at the back of this Guide on page 39) for each account you wish to transfer to Manulife.
- ☐ Send to the financial institution you wish to transfer from. This will initiate the transfer of your savings to Manulife Financial. Once Manulife has received the funds, you'll receive a confirmation from the previous institution.

You can transfer your other registered savings to the following plan(s):

- Registered Retirement Savings Plan (policy 20004581) - if you decide to join this plan
- Tax-Free Savings Account (policy 41004581) - if you decide to join this plan

Enjoy the benefits of your group program for all your retirement savings.

It can be difficult to track your progress towards your retirement income goal when your savings are divided between several financial institutions.

By consolidating your retirement savings with Manulife, you will benefit from:

- **Competitive fees** – The lower fees generally associated with a group program mean more of your savings stay in your account and keep growing.
- **A single point of access** – Enjoy the convenience of receiving one statement, going to one website, and calling one phone number to manage all your retirement savings.

What are my responsibilities as a plan member?

To Do!

- ☐ Review and understand your responsibilities.

Any tax-deferred group savings plan that lets you choose between two or more investment options is known as a Capital Accumulation Plan (CAP).

As a CAP member, you have these responsibilities:

- Deciding how much to contribute.
- Making use of the tools and information available to you through your program.
- Selecting your investments.
- Reviewing your investments regularly to ensure they continue to meet your retirement savings and investment goals.

You should also consider obtaining investment advice from an appropriately qualified independent advisor.

Manulife's Customer Service Representatives and Financial Education Specialists are available to help you understand the many planning tools and services you can use.

Call **1-888-727-7766** to speak with a representative, Monday to Friday from 8 a.m. to 8 p.m. ET.

Rates of Return Overview

Market-based Funds

The investments available through your group program appear here. The investment returns shown below are gross returns for the investment and do not take into account any investment management fees (IMFs), taxes or other expenses the funds incur, which will impact the returns.

You can find more details at www.manulife.ca/findmyfunds. Use the fund code to look up each fund.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on October 31, 2021														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
TARGET DATE FUNDS														
2321	ML BR LifePath Idx Retire	1.585	3.1	8.9	6.7	8.0	6.1	5.8	6.2	8.9	4.5	10.7	0.6	4.8
	Custom BlackRock LifePath Retirement Index Benchmark ⁵		3.2	9.0	6.6	8.0	6.1	5.8	6.2	9.0	4.4	10.6	0.6	4.7
2325	ML BR LifePath Idx 2025	1.585	5.1	12.2	7.9	9.1	7.0	7.1	8.4	12.2	3.8	11.6	0.7	7.8
	Custom BlackRock LifePath Index 2025 Fund Benchmark ⁵		5.1	12.2	7.9	9.0	6.9	7.0	8.3	12.2	3.6	11.5	0.7	7.6
2326	ML BR LifePath Idx 2030	1.585	7.5	16.1	9.4	10.4	7.9	8.1	9.1	16.1	3.2	12.2	0.7	9.1
	Custom BlackRock LifePath Index 2030 Fund Benchmark ⁵		7.5	16.1	9.5	10.4	7.9	8.1	9.2	16.1	3.4	12.1	0.7	8.9
2327	ML BR LifePath Idx 2035	1.585	9.9	20.0	11.0	11.6	8.8	9.1	9.9	20.0	2.6	12.8	0.7	10.4
	Custom BlackRock LifePath Index 2035 Fund Benchmark ⁵		9.9	19.9	10.9	11.5	8.7	9.0	9.9	19.9	2.5	12.7	0.7	10.2
2328	ML BR LifePath Idx 2040	1.585	12.3	23.8	12.4	12.7	9.6	10.0	10.7	23.8	2.0	13.4	0.7	11.7
	Custom BlackRock LifePath Index 2040 Fund Benchmark ⁵		12.2	23.8	12.3	12.6	9.5	9.9	10.6	23.8	1.9	13.3	0.7	11.5
2329	ML BR LifePath Idx 2045	1.585	14.3	27.2	13.6	13.7	10.3	10.8	11.4	27.2	1.5	13.8	0.8	12.8
	Custom BlackRock LifePath Index 2045 Fund Benchmark ⁵		14.3	27.2	13.6	13.6	10.3	10.7	11.3	27.2	1.5	13.7	0.7	12.5
2330	ML BR LifePath Idx 2050	1.585	15.5	29.2	14.4	14.3	10.8	11.3	n/a	29.2	1.4	14.1	0.8	13.3
	Custom BlackRock LifePath Index Fund Benchmark ⁵		15.5	29.2	14.4	14.2	10.7	11.2	n/a	29.2	1.2	13.9	0.8	13.1
2331	ML BR LifePath Idx 2055	1.585	15.7	29.5	14.6	14.4	10.8	11.4	n/a	29.5	1.4	14.1	0.8	13.5
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MIM)	1.515	0.4	0.5	0.9	1.3	1.4	1.3	1.2	0.5	1.4	2.0	1.6	1.0

Rates of return on October 31, 2021														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2021	2020	2019	2018	2017
FIXED INCOME														
4191	ML MIM Cdn Bond Index	1.500	-5.0	-3.6	1.3	4.2	3.0	2.3	3.3	-3.6	6.4	10.2	-0.6	-0.4
4991	ML PIMCO Cdn Core Plus Bond	1.815	-4.7	-2.6	2.8	5.5	3.8	3.1	n/a	-2.6	8.4	11.1	-1.1	0.2
BALANCED														
5271	ML PH&N Blncd Psn Trst Fd	1.745	9.9	18.7	13.8	13.2	9.5	9.7	9.7	18.7	9.1	11.9	-0.7	10.1
CANADIAN LARGE CAP EQTY														
7132	ML MIM Cdn Equity Index	1.495	23.5	38.9	16.6	15.5	10.5	10.7	8.9	38.9	-2.2	13.3	-3.3	11.5
7142	ML Fidelity Cdn Equity Inst	1.795	21.5	35.4	15.5	15.7	10.7	10.8	10.3	35.4	-1.4	16.1	-3.0	11.1
US LARGE CAP EQTY														
8451	ML Mawer U.S. Equity	1.845	18.1	28.8	19.7	20.2	18.3	18.0	19.5	28.8	11.3	21.2	12.7	17.1
8664	ML MIM US Eq Dir Index Reg	1.465	20.6	32.8	21.6	19.0	16.5	17.0	18.7	32.8	11.3	14.2	9.2	18.7
INTERNATIONAL EQUITY														
8321	ML BR Intl Equity Index	1.525	8.2	24.9	8.7	9.6	5.8	8.3	10.0	24.9	-5.4	11.3	-5.0	18.9
8681	ML MFS International Eq II	2.070	10.1	26.7	11.8	14.1	9.5	11.9	12.2	26.7	-1.2	18.6	-3.0	21.7
GLOBAL EQUITY														
8324	ML BR ACWI ex-Can Index	1.495	13.5	26.8	15.8	14.8	11.3	12.8	16.3	26.8	5.8	12.8	1.5	19.0
8457	ML Mawer Global Equity	1.915	18.3	29.0	17.4	17.3	14.8	15.4	18.4	29.0	6.8	17.0	7.8	17.6

Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your group program appear here.

These rates are as at November 30, 2021 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1001	Manulife 1 Year GIA	.250%
1003	Manulife 3 Year GIA	.250%
1005	Manulife 5 Year GIA	.250%

Notes:

¹An annualized return is an average return that has been expressed as an annual (yearly) rate.

²An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

³The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration expenses, and may include fund operating expenses. Applicable taxes are not included in the IMFs.

⁴Year to date (YTD) rates of return are not annualized.

⁵Refer to the fund page for details on how the benchmark is comprised.



Manulife Return

These numbers represent the gross rate of return of the Manulife fund.



Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.

Forms

Here is a list of forms found in your Enrolment Guide:

- An **Application form** for the Registered Retirement Savings Plan
- An **Application form** for the Tax-Free Savings Account
- A **Transfer Authorization for Registered Investments form**



Please print clearly in the blank boxes.

Important: If this application is for a spousal RSP, the spouse (i.e. Spousal Member) must complete this form.

Check one:

☐ This RSP is for you as a Member (i.e. employee)

☐ This RSP is for you as a Spousal Member

Application Form

Sign up for your Group Retirement Savings Plan (RSP)

Send your completed form to:

Canrig Drilling Technology Ltd.

Deanna Walls

515 W Greens Road, Houston, Texas, USA, 77067

If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.

Tell us about your plan

Plan Sponsor/Employer Canrig Drilling Technology Ltd		Group annuity policy number 20004581
Employee number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)
Class	Member class Not applicable	

Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status
Your preferred language	Telephone number	Ext.	Email address

Complete this section only if the application is for you as a spousal member. Otherwise, leave this section blank.

Tell us about the contributor (the employee)

First Name	Middle Initial	Last Name
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)	

A **revocable** beneficiary can be changed at anytime.

An **irrevocable** beneficiary can only be changed with written consent from that beneficiary. You will also need your beneficiary's consent to withdraw or transfer money from your account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable beneficiary.

If you want to name more than three beneficiaries, attach a separate page with the names and the percentage of proceeds for each beneficiary.

If you have locked-in money in your RSP and you have a spouse on the date of your death, the law may require any death benefit be paid to your spouse, regardless of other beneficiaries you've named.

If you die while your beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Name your beneficiary (or beneficiaries)

If you do not name a beneficiary, proceeds will be paid to your estate.

☐ Check here if you have attached a separate page listing your beneficiaries. Please sign and date.

Name	Relationship	Percentage of proceeds
The above beneficiary designations are considered revocable unless you write "irrevocable" in the chart above.		

For Quebec only:

The designation of a spouse as beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship

If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default investment.

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Your investment instructions

Follow the instructions on page 11 to see what type of investor you are. Then fill in **one** of the sections below according to your type.



Complete if Retirement Date Fund is your investment strategy

- Follow the instructions starting on page 10 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

Fund Code	Fund name	Percentage of your contribution
	Target Retirement Date Fund	100%



Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 11 to determine your investor style and choose your funds.
- Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1001		1003		1005		3132	
4191		4991		5271		7132	
7142		8451		8664		8321	
8681		8324		8457			
Total selected must add up to 100%							100%

Check the box if you want to use this service. Otherwise leave it blank.

Tell us if you want Manulife to rebalance your investments

Different investments grow (or decrease) at different rates, which over time may cause your investment mix to differ from the allocation you specified. You should consider this service if you decided to build your own portfolio in the previous section.

☐ You authorize Manulife to rebalance your investments by buying and/or selling investments in this plan.

You understand that rebalancing will occur once a year - in December - if the percentage of your money invested in funds that are different from your current investment instructions by more than 2.5%. You must have a minimum account balance of \$5,000 on this date for rebalancing to occur.

NOTE: Guaranteed Interest Accounts (GIAs) and/or illiquid funds will be included in the automatic asset rebalancing calculation. If a rebalance is required, Manulife will only deposit, not withdraw, additional savings related to these funds in order to re-align your asset mix with your investment instructions.

Do not complete this section if the application is for you as a spousal member.

You can change the amount you can contribute by going online anytime.

Authorize your employer to deduct your contributions

You authorize Canrig Drilling Technology Ltd to deduct the following amounts from your pay **each pay period** and submit these contributions to Manulife to invest in this plan.

Contribution type: Member required	Enter a number from 0% to 5% (in increments of 1%):	%
---	---	---

Complete this section only if your spouse is set up as a spousal member in this RSP. Otherwise, leave this section blank.

Tell us how to split your contribution between you and your spouse

Tell us how you want to split the amount to be deducted from each pay between **your RSP account** (as the employee) and **your spouse's RSP account**.

Percentage to invest in your RSP	%
Percentage to invest in your spouse's RSP	%
Total must be 100%	100%

Tell us about your spouse

First name	Last name	Social Insurance Number (SIN)
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Please sign here

I confirm that I have read, understood and agreed to the information in this form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. I also confirm that information in this Application Form is correct to the best of my knowledge.

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this plan and register me in a Retirement Savings Plan (RSP) under the Income Tax Act (Canada).

I understand that any withdrawals from my RSP will be taxed according to the rules outline in the Income Tax Act (Canada) or the Taxation Act (Quebec), as applicable. I understand that withdrawals may be restricted under the terms of the plan.

I authorize the Plan Sponsor (my employer or my spouse's employer if I am a Spousal Memeber) to remit contributions and to deliver directions to Manulife on my behalf.

I request that Manulife accept a transfer of locked-in funds into the plan, if applicable, according to the terms described in the Lock-in Retirement Account (LIRA) or locking-in addendum. I understand that the with respect to such funds, these terms will override the group RSP contract.

Your signature (as the annuitant)	Date signed (mmm/dd/yyyy)
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Brett Marchand
Senior Vice President, Group Retirement Solutions

For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version 823-1.5
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Please print clearly in the blank boxes.

Application Form

Sign up for your Tax-Free Savings Account (TFSA)

Send your completed form to:
Canrig Drilling Technology Ltd.
Deanna Walls
515 W Greens Road, Houston, Texas, USA, 77067

If you aren't sure how to complete any of these boxes, the Plan Sponsor/Employer can help you.

Tell us about your plan

Plan Sponsor/Employer Canrig Drilling Technology Ltd		Manulife policy number 41004581
Employee number	Date you started with your employer (mmm/dd/yyyy)	Date you are joining the plan (mmm/dd/yyyy)

For your Account to qualify as a TFSA under the Income Tax Act (Canada), you must be at least 18 years of age and a resident in Canada.

Your personal information

Gender	First Name	Middle Initial	Last Name
Mailing address (number, street and apartment number)			
City	Province	Country	Postal Code
Date of birth (mmm/dd/yyyy)	Social Insurance Number (SIN)		Marital Status
Your preferred language	Telephone number	Ext.	Email address

A **revocable** Successor Account Holder or Beneficiary can be changed at anytime.

An **irrevocable** Beneficiary can only be changed with written consent from that Beneficiary. You will also need your Beneficiary's consent to withdraw or transfer money from your Account. A parent or guardian cannot provide consent on behalf of a minor who has been named as irrevocable Beneficiary.

If you want to name more than three beneficiaries, attach a dated and signed separate page with the names and the percentage of proceeds for each Beneficiary.

If you die while your Beneficiary is still a minor, the trustee you name on this form will act on the child's behalf.

Your beneficiary (or beneficiaries)

If you have designated one Beneficiary, and that Beneficiary is your Spouse or Common-Law Partner at the time of your death, your Spouse or Common-Law Partner will become the Successor Account Holder under the Plan and the TFSA will continue unless elected otherwise.

Beneficiary Name(s)	Relationship	Percentage of proceeds
Beneficiary Name(s)	Relationship	Percentage of proceeds
Beneficiary Name(s)	Relationship	Percentage of proceeds

The above Beneficiary designation is considered revocable unless you write irrevocable in the above designation.

If you do not name a Beneficiary, proceeds will be paid to your estate.

☐ I have attached a separate page, signed and dated listing my beneficiaries.

For Quebec only:

The designation of a Spouse as a Beneficiary is deemed to be irrevocable unless specified here: ☐ Revocable

Trustee for a minor beneficiary named above (not applicable in Quebec)

Any payment to a beneficiary who is a minor will be paid in trust to the trustee named below.

In Quebec, the proceeds will be paid in trust to the minor child's tutor.

Trustee name	Relationship
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If you do not complete this section, or the total does not add up to 100%, your contributions will be invested in the plan default investment.

You can go online to change the funds you have chosen.

The minimum amount you can invest in a fund is 5%.

Percentages must be whole numbers.

Note: the investment performance of a market-based fund is not guaranteed.

Your investment instructions

Follow the instructions on page 11 to see what type of investor you are. Then fill in **one** of the sections below according to your type.



Complete if Retirement Date Fund is your investment strategy

- Follow the instructions starting on page 10 to choose your Retirement Date Fund.
- Write in the 4-digit fund code for your Retirement Date Fund below.

Fund Code	Fund name	Percentage of your contribution
	Target Retirement Date Fund	100%



Complete if Build your own portfolio is your investment strategy

- Follow the instructions starting on page 11 to determine your investor style and choose your funds.
- Specify the percentage of contributions you want to invest in each fund. Your percentages must add to 100%.

Fund Code	%	Fund Code	%	Fund Code	%	Fund Code	%
1001		1003		1005		3132	
4191		4991		5271		7132	
7142		8451		8664		8321	
8681		8324		8457			
Total selected must add up to 100%							100%

Please sign here

I confirm that I have read, understood and agreed to the information in the policy and this Application Form, including the *Enrolment and Registration Authorization* section below, and the *Personal Information Statement*. I also confirm that information in this Application Form is correct to the best of my knowledge.

Enrolment and Registration Authorization

I request that Manulife enrol me as a Member in this Plan and file an election with the Minister of National Revenue to register the qualifying arrangement as a Tax-Free Savings Account (TFSA). I agree to provide, upon request, proof of age and such further information as may be required in connection with the registration of the qualifying arrangement under the Income Tax Act (Canada).

I authorize my Plan Sponsor/Employer to act as agent for the purpose of remitting contributions and to deliver directions to Manulife on my behalf.

I shall notify Manulife if I become a non-resident of Canada and further recognize there are restrictions and penalties that may apply in accordance with the Income Tax Act (Canada).

I understand that I may be liable for certain tax consequences arising in connection with a non-qualifying arrangement.

Your signature (as the Account Holder)	Date signed (mmm/dd/yyyy)
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Brett Marchand
SVP & Head of Canada Retirement

For Manulife use

Manulife customer number	Date (mmm/dd/yyyy)	Document version 823-1.5
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In this Statement, “you” and “your” refer to the plan member or holder of rights under the contract, the insured and the parent or guardian of any child named as insured who is under the legal age for providing consent. “We”, “us”, “our” and “the Company” refer to The Manufacturers Life Insurance Company and our affiliated companies and subsidiaries.

Updates to this Statement and further information about our privacy practices are posted to www.manulife.ca.

We collect, use, verify and disclose your personal information for identified purposes, and only with your consent, or as permitted or required by law. By signing the application, you give your consent for us to collect, use, and disclose your personal information, as set out in this Personal Information Statement. Any alterations to the consent must be agreed to in writing by the Company.

What personal information do we collect?

Depending on the product you have applied for, we collect specific personal information about you such as:

- Identifying information such as your name, address, telephone number(s), email address your date of birth, or your Social Insurance Number (SIN)
- Information about how you use our products and services, and information about your preferences, demographics, and interests
- Other personal information we may require to administer our business relationship with you
- Banking and employment data to administer administer products and services
- We use fair and lawful means to collect your personal information.

Where do we collect your personal information from?

- Your completed applications and forms
- Other interactions between you and the Company,
- Other sources, such as:
 - Your advisor or authorized representative(s)
 - Third parties with whom we deal in issuing and administering your plan/contract/account/policy now, and in the future
 - Public sources, such as government agencies, and internet sites
 - Your Employer/Plan Sponsor
 - Other insurance carriers

What do we use your data for?

We will use your personal information to:

- Help us properly administer the products and services that we provide and to manage our relationship with you
- Confirm your identity and the accuracy of the information you provide
- Evaluate your application, and issue and administer the rights under the plan/contract/account/policy
- Comply with legal and regulatory requirements
- Understand more about you and how you like to do business with us
- Analyze data to help us make decisions and understand our customers better so we can improve the products and services we provide
- Determine your eligibility for, and provide you with details of, other products or services that may be of interest to you
- Perform audits and Investigations

Who do we disclose your information to?

- Persons, financial institutions and other parties with whom we deal in issuing and administering your plan/contract/account/policy now, and in the future
- Authorized employees, agents and representatives
- Your advisor and any agency which has entered into an agreement with us and has supervisory authority, directly or indirectly, over your advisor, and their employees
- Any person or organization to whom you gave consent
- People who are legally authorized to view your personal information
- Service providers who require this information to perform their services for us (for example data processing, programming, data storage, market research, printing and distribution services and investigative agencies)

The abovementioned people, organizations and service providers are both within Canada and jurisdictions outside Canada, and would therefore be subject to the laws of those jurisdictions.

Where personal information is provided to our service providers, we require them to protect the information in a manner that is consistent with our privacy policies and practices.

How long do we keep your information?

The longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

Withdrawing your consent

You may withdraw your consent for us to use your SIN or Business Number, if applicable, for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other service or product offerings, excluding those mailed with your statements.

You may not withdraw your consent for us to collect, use, retain or disclose personal information we need to issue or administer the plan/contract/account/policy unless federal or provincial laws give you this right. If you do so, a plan/contract/account/policy may not be issued and benefits will not be payable under the plan/contract/account or we may treat your withdrawal of consent as a request to terminate the plan/contract/account.

If you wish to withdraw your consent, phone our customer care centre at 1-888-MANULIFE (626-8543), or 1-888-MANUVIE (626-8843) in Quebec, or write to the Privacy Officer at the address below.

Accuracy and Access

You will notify us of any change to your contact information. You have the right to access and verify your personal information maintained in our files, and to request any factually inaccurate personal information be corrected, if appropriate. If you have a question, a concern, wish to receive more information about parties who have access to your information or about our privacy policies and procedures, and/or wish to review your personal information in our files or correct any inaccuracies, you may send a written request to:

Privacy Officer

Manulife

500 King Street N

Waterloo, ON N2J 4C6

Privacy_office_canadian_division@manulife.com

Please note the security of email communication cannot be guaranteed. Do not send us information of a private or confidential nature by email. By contacting us via email you are authorizing us to communicate with you by email.





Transfer Authorization for Registered Investments (RSP, TFSA, LIRA, LRSP, RPP)

Please print clearly in the blank boxes.

Do not use this form for transfers due to death or marriage breakdown.

- **Complete all sections below and forward to the institution that will transfer your funds to Manulife.**
- **Completing this transfer will NOT result in the reporting of income or issue of a tax receipt as your savings remain in registered funds. Tax will only be withheld on transfers from an RRSP to a TFSA.**

This form is also available online at www.manulife.ca/GRO

Your personal information

*Fields marked with an asterisk are optional.

Last name		First name		Middle initial
Mailing address (number, street & apartment number)		City	Province	Postal Code
SIN*	Telephone number*	Ext. *	Email address (if applicable)*	

Your direction to the institution transferring your savings

Relinquishing institution name FROM			
Address		City	Province Postal Code
Account/policy number		OR Group plan number	Member certificate number

Transfer cash value of (check on box only)

☐ Full amount

OR

☐ Partial amount (specify accounts and amounts below).

All <input type="checkbox"/>	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount <input type="checkbox"/>	Investment Description		
All <input type="checkbox"/>	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount <input type="checkbox"/>	Investment Description		
All <input type="checkbox"/>	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount <input type="checkbox"/>	Investment Description		
All <input type="checkbox"/>	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount <input type="checkbox"/>	Investment Description		
All <input type="checkbox"/>	Investment Amount	Symbol and/or certificate number or policy number	Delay delivery until (mmm/dd/yyyy)
Amount <input type="checkbox"/>	Investment Description		

Your direction to Manulife (the receiving institution)

Receiving Institution Attn: GRS Client Services, KC-6, P.O. Box 396 Stn Waterloo, Waterloo, ON N2J 4A9, CANADA		
Group policy number	Member number	Customer number

Account type: ☐RSP ☐TFSA ☐LRA ☐LRSP ☐RPP

Investment instruction for this transfer.

☐ Check here if you want your transfer to be deposited as per your current investment instruction with Manulife

OR

Provide investment instructions below (fund codes, names, and details appear online at www.manulife.ca/GRO).

Fund code	Fund name	\$	OR	%
				100%

Must equal 100%

Your authorization

I hereby request the transfer of my account and its investments as described above.

I have requested a transfer of the cash value of my investments. I authorize the liquidation of all or part of my investments and agree to pay any applicable fees, charges, or adjustments.

Signature of account holder	Date (mmm/dd/yyyy)
-----------------------------	--------------------

Irrevocable Beneficiary: I consent to the transfer of the account.

Signature of irrevocable beneficiary (if applicable)	Date (mmm/dd/yyyy)
--	--------------------

For use by transferring institution only

Account type: <input type="checkbox"/> RSP <input type="checkbox"/> TFSA <input type="checkbox"/> LRA <input type="checkbox"/> LRSP <input type="checkbox"/> RPP			
Spousal plan? <input type="checkbox"/> No <input type="checkbox"/> Yes – if “Yes”, Contributors:			
Last name	First name	Initial	Social Insurance Number (SIN)

Locked-in funds <input type="checkbox"/> No <input type="checkbox"/> Yes, confirmation attached	Governing Legislation
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Contact name	Title	Telephone number	Fax number
Authorized signature			Date (mmm/dd/yyyy)

You need your Customer Number (found on page 1 of your statement) and Personal Identification Number (PIN) when you contact the Manulife Customer Service Centre. Customer Service Representatives can also help you set or reset your PIN.

My Customer Number is: _____

Questions?

Contact Manulife

 Call **1-888-727-7766**

- Customer Service Representatives are available Monday to Friday from 8 a.m. to 8 p.m. ET
- Financial Education Specialists can be reached Monday to Friday from 9 a.m. to 5 p.m. ET

@ Send an email to GROmail@manulife.com


 Visit **www.manulife.ca/GRO**

Use our TTY service at 1-866-391-7788.

Complaint process

To learn about Manulife's complaint resolution process, go to manulife.ca/personal/support/contact-us/resolve-a-complaint.html

Contact Manulife

 Call **1-888-727-7766**

@ Send an email to GROmail@manulife.com

 Visit **www.manulife.ca/GRO**

Use our TTY service at 1-866-391-7788.



Group Retirement Solutions, group retirement and savings products and services are offered through Manulife (The Manufacturers Life Insurance Company).

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