



**REUTER**BENEFITS  
RELIABLE. RESOURCEFUL. REUTER.

## November 2024

**To: All Members of the Christian and Missionary Alliance in Canada Pension Plan**

# Important changes to your Christian and Missionary Alliance in Canada Group Retirement Program RPP Policy #: 82152000

We are pleased to advise you of enhancements and changes to your group pension plan. The Investment Advisory Committee and the Board of Directors are committed to offering plan members excellent investment choices which offer value over time for plan members.

The investments under the plan are regularly reviewed to ensure their effectiveness for you.

This notice explains what you need to know and what you may need to do.

The Christian and Missionary Alliance in Canada, Reuter Benefits and Manulife encourage you to actively manage your retirement savings and make informed decisions about your choices. So, please read this letter carefully and review your account regularly. It will help ensure you're invested in the most appropriate funds to help you meet your savings goals.

### Key dates

**November 22/2024** Two new funds were added.

**December 6/2024** Target Date Portfolio Rebalancing

### Have questions?

#### Plan advice from Reuter Benefits

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.

#### Manulife account support

Call **1-888-727-7766** Monday to Friday 8 a.m. to 8 p.m. ET.

#### Retiral Fund website

Visit the C&MA Retiral Fund website:  
**www.myretirement-alliance.com**.

#### Manulife online resources

**Go mobile:** To check your balances to see how your funds are doing, download the Manulife Mobile app on Google Play or the Apple App Store.

**Visit the website:** Go to **manulife.ca/GRO** for account info, tools, resources and more.

## What's changing?

We have added the following funds to your program effective November 22, 2024.

Fund code	Fund Name	IMF*
8322	MLI BlackRock U.S Equity Index Fund	0.41%

The BlackRock US Equity Index seeks to replicate the return and risk characteristics of the S&P 500 Index Total Return. This is accomplished through careful analysis of the index's construction and cost effective, risk-controlled trading techniques. The Fund uses a full replication methodology whereby it holds all stocks in their correct index weights.

8324	MLI BlackRock ACWI ex-Canada Index Fund	0.38%
------	---	-------

The fund seeks to replicate, to the extent reasonably possible and before fees and expenses, the performance of a broad global equity market index that measures the investment return of large and mid-cap securities in developed and emerging market countries excluding Canada.

\*Investment Management Fee

We're rebalancing the Target Date Portfolio fund lineup, on December 6/2024. The overall Strategic Allocations of the funds are not changing. A portion of the investments held in the C&MA Foreign Equity Fund is being reallocated to the new funds to broaden market exposure and efficiency.

### What you may need to do?

- The Target Date Fund (TDF) Portfolio changes apply to all Default Investment & Active Investment Plan Members.
- If you have money in a TDF, we'll transfer your money to the new and updated TDF. You don't have to do anything. We'll do it after 4 p.m. ET on **December 6/2024**. We'll also update any automatic transfers you have set for the future so that your money goes into the updated TDF.
- If you have money in an existing TDF and do not wish Manulife to automatically invest that money in the replacement TDF, you need to act. You'll need to change your investment instructions or move the money to another fund. You need to do that before 4 p.m. ET on **December 6/2024**. See the instructions below.
- If you do not have any money in a Target Date Portfolio and do not want to invest in the new funds you do not need to do anything.
- If you do not have any money in a Target Date Portfolio and want to invest in the new funds, please follow the directions below: How to change your investments on-line, directly with Manulife.
- Contact Reuter Benefits if you have any questions or require advice. No charges will apply.

### How to change your investments on-line, directly with Manulife.

- Sign in to your account at [manulife.ca/GRO](https://manulife.ca/GRO)
- To transfer your money – go to **My Investments > Transfer Between Investments**
- To change how you invest your funds in future—go to **My Investments > Change My Investment Instructions**
- For more information on the funds – go to **My Investments > Investment Information**