

Subject: Welcome to the Kiewit Group Retirement Program



Enrol in the Kiewit Group Retirement Program



TAKE ADVANTAGE OF THE BENEFITS BELOW AND ENROL NOW:

- Immediate tax reduction – Your employee payroll contributions are taken from your gross pay before payroll taxes are calculated thus reducing the amount of your income that's taxed. You'll only pay income tax on the remaining portion of your salary and will have tax savings on your pay throughout the year that you contribute to the group plan.
- Tax-deferred growth – Your registered savings grow in a tax-sheltered environment until you withdraw from the group plan.
- Low 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.
- Easy retirement planning: You can conveniently access Manulife's Steps Retirement Program® (Steps), the Financial Wellness Assessment, and other budgeting and planning calculators – all through your online account.

TO GET STARTED:

1. To learn about your Kiewit Group Retirement Program, [click here](#) to visit your Peter Kiewit (PK) enrolment hub.
2. When you are ready, click on the **Join now** button.
3. Enter the access code to enrol in the plan.
4. Follow the onscreen instructions to confirm your personal information, designate your beneficiary or beneficiaries, and select your investments.

At the end of your enrolment, save your enrolment confirmation and take note of your **Customer Number**. You need your Customer Number and Social Insurance Number when you register for your Manulife ID on Manulife's secure member website.

AFTER YOU ENROL IN THE PROGRAM:

You'll want to register for access to your online account [here](#). This site is separate from the Peter Kiewit enrolment hub and is where you will manage your account going forward. In your online account you can update your contribution amounts for the optional plans, designate your beneficiary or beneficiaries, change your investments and access retirement planning tools to help monitor your retirement savings.

Make sure you download the Manulife Mobile app to have access from anywhere and at any time. Manulife Mobile is available on the App Store and Google Play.

Don't wait, enrol today!

Need help enrolling? Our representatives can be reached by phone at 1-888-727-7766, Monday to Friday, between 6 am and 6 pm (MT).