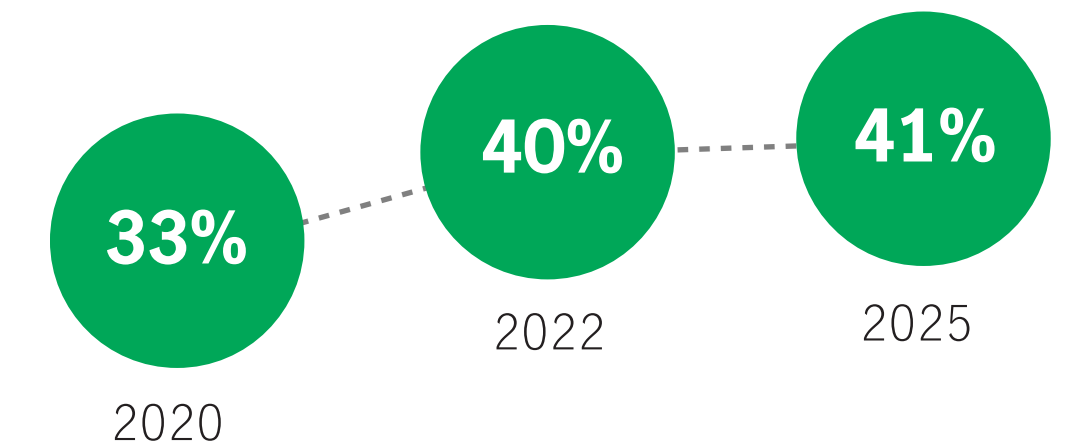


Trends 2020–2025

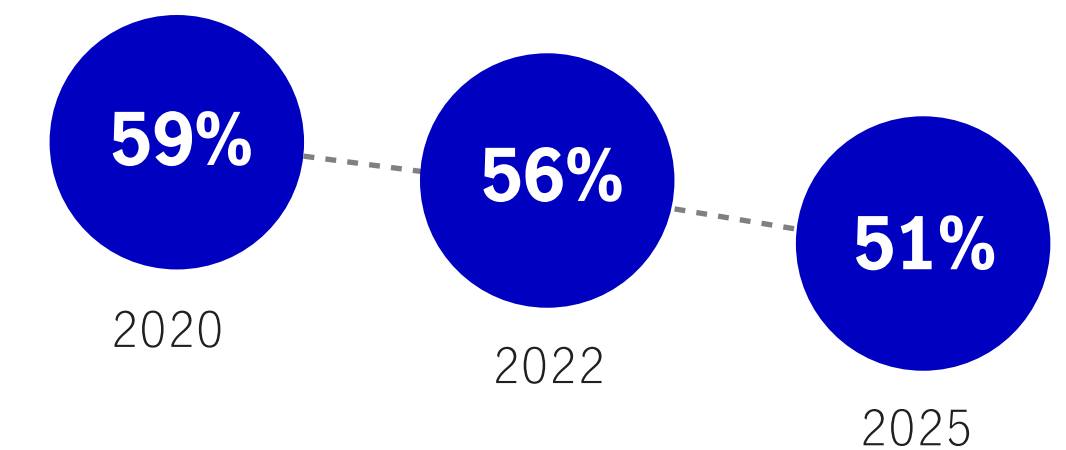
The financial improvements we saw after the pandemic have faded. Even so, Canadian workers remain more optimistic about their retirement than last year despite concerns about future healthcare costs and living expenses.

Shifting sentiments of Canadian workers

Financial situation is fair or poor: a growing problem

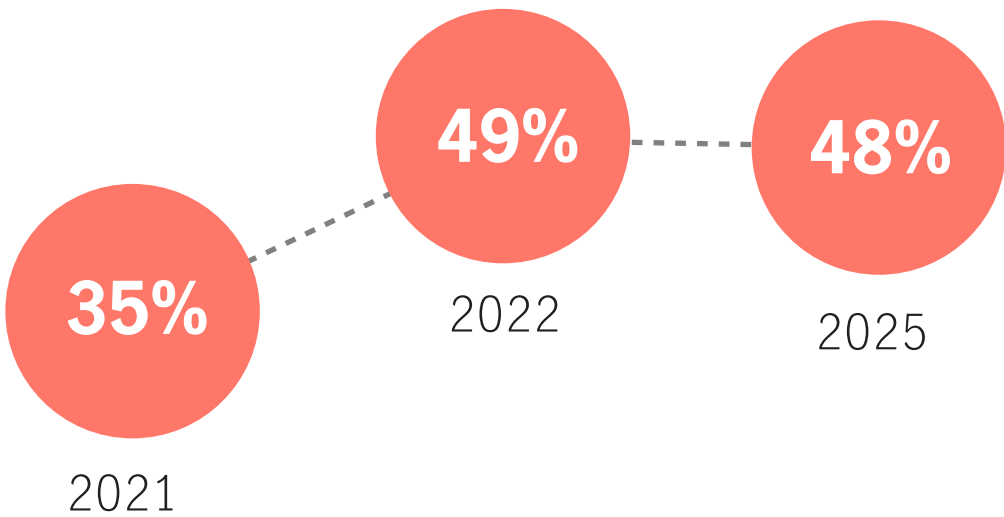


Debt is a problem: a slow road to recovery

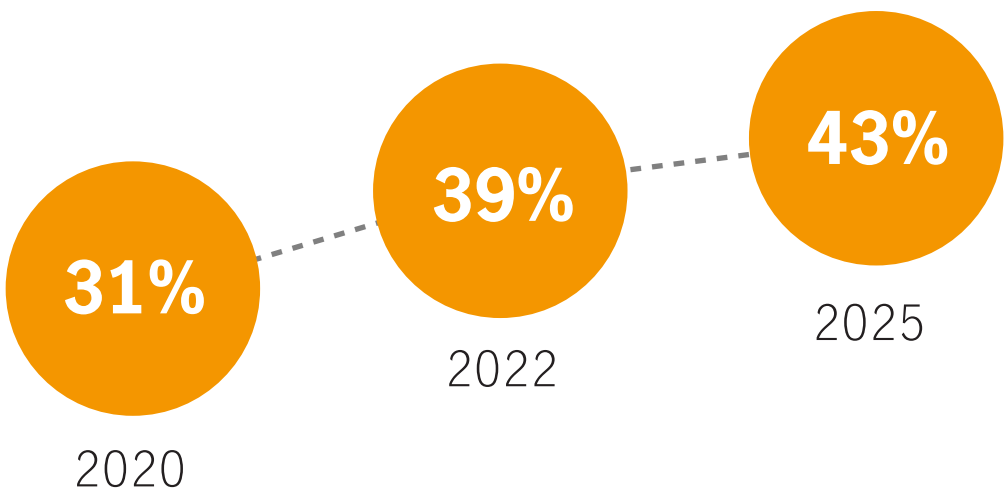


Shifting sentiments of Canadian workers

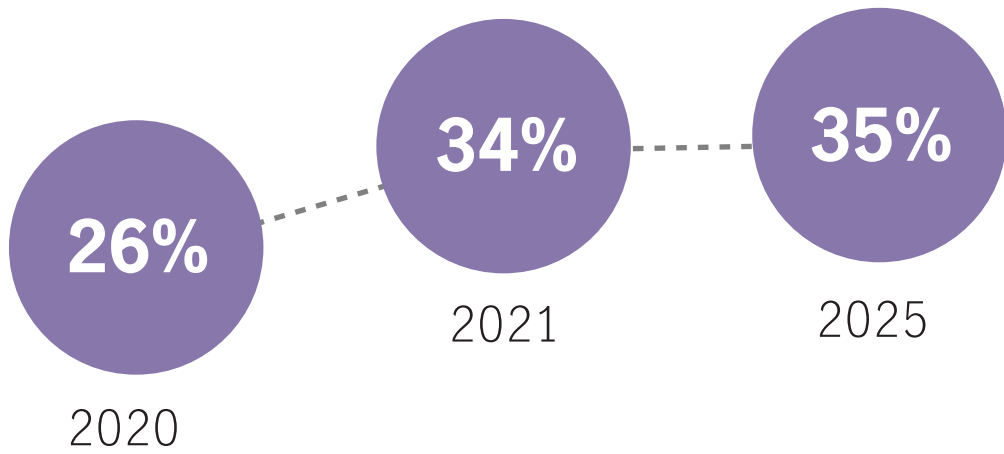
Retirement savings are behind schedule: fewer are on track



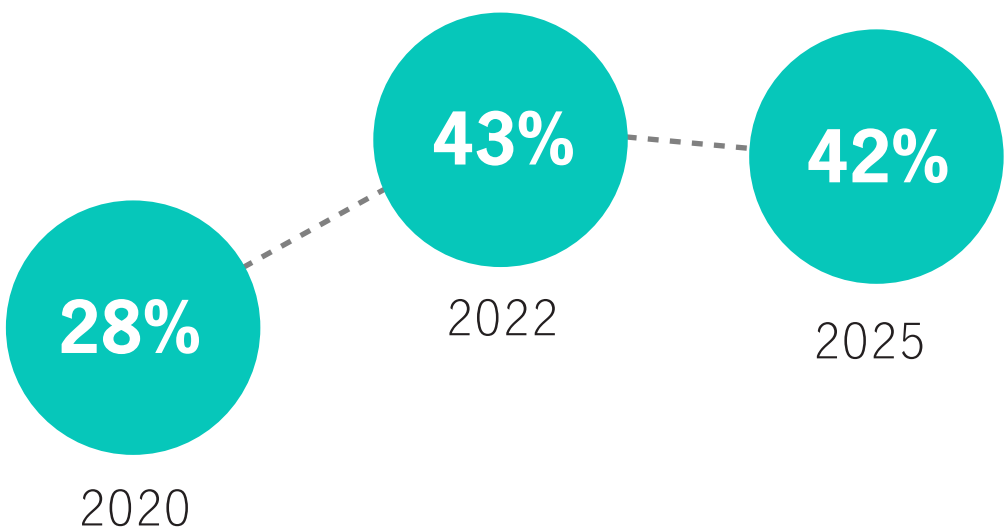
Worried about healthcare costs in retirement: concern climbs steadily



Expect to retire later than planned: an increasingly popular idea



Worried about paying for basic expenses in retirement: a surge of nervousness





This year’s online survey was conducted in English and French, and comprised of two participant samples sourced through Angus Reid’s research panel: Canadian employees and Canadian retirees. The Canadian employee sample comprised of 1,680 Canadians, aged 18 and up, employed, and contributing to an employer-sponsored retirement plan. The survey for this sample was conducted from May 1, 2025, to May 16, 2025, with an average survey length of approximately 19 minutes per respondent. The Canadian retiree sample comprised of 514 retired Canadians. The survey for this sample was conducted from May 1, 2025, to May 16, 2025, with an average survey length of approximately 19 minutes per respondent. All statistical testing is done at 0.95 significance levels. Percentages in the tables and charts may not total 100 due to rounding and/or categories not included. The 2025 Financial resilience and longevity survey was commissioned by Manulife and Manulife John Hancock Retirement and conducted by Edelman DXI. Manulife is not affiliated with Edelman DXI and neither is responsible for the liabilities of the other. The commentary in this publication is for general information only and should not be considered legal, financial, or tax advice to any party. Individuals should seek the advice of professionals to ensure that any action taken with respect to this information is appropriate to their specific situation.

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