



[The Manulife Investment Management logo appears on the screen]

Music plays softly throughout video

The words “Stock market and investing” appear on screen.

Voiceover says: : Hello! Welcome to the third episode in our series on the stock market and investing.

Screen transition to words displayed: Short-term investing. Long-term investing. Funds. Active Vs. Passive investing. segregated funds. Indexes.

Voiceover says: Today, we’re going to start applying much of what you learned to your own financial goals, whether it’s investing for retirement, building an education fund, or saving for an emergency.

Screen transitions to an image of chess pieces moving

Words on screen display: “1 what’s short-term investing? a strategy you can consider to help you save for short-term goals.”

The voiceover says: “Short-term investing is a strategy you can consider to help you save for goals that are 12 to 36 months away—or less.”

Screen transitions to an animation of an hourglass dropping sand.

Words on screen display: “examples of short-term goals may include: building an emergency savings fund. Paying for a family vacation. Investment strategy-more in cash and cash equivalents”

Voiceover says: “Examples of short-term goals may include:

- Building an emergency savings fund,
- Paying for a family vacation, or
- Saving for your wedding.

If you want your money in 36 months or less, you’ll want to know it’s going to hold its value. That may mean an investment strategy of investing more in cash and cash equivalents than bonds and stocks.”

Screen transitions to an animation of a hand with a stylus scrolling on a tablet.

Words on screen display: “2 what investments may make sense for short-term goals.”

Voiceover says: “What investments may make sense for short-term goals?”

Screen transition to a clip of a man and woman handing a piece of paper to another woman.

Words on screen display: “When you want your money in the near future, consider prioritizing

investments that:

- Can be easily converted to cash or remain in cash,
- Don't change in value too much, if at all,
- Offer some rate of return, or
- Have a low risk of losing money."

Voiceover says: "When you want your money in the near future, consider prioritizing investments that:

- Can be easily converted to cash or remain in cash,
- Don't change in value too much, if at all,
- Offer some rate of return, or
- Have a low risk of losing money."

Clip of the man and woman handing paper to another woman continues playing.

Words on screen transition to display: "Some examples of guaranteed investments include:

- Money market funds
- Guaranteed interest accounts (GIAs)

Voiceover says: "Some examples of guaranteed investments include:

- Money market funds or
- Guaranteed interest accounts, or GIAs"

Screen transitions to a animation depicting moving down a long road.

Words on screen display: "3 what's a long-term investing strategy? A strategy that can help you achieve financial goals further into the future."

The voiceover says: "What's long-term investing?

A long-term investing strategy can help you achieve financial goals further into the future than short-term goals."

Screen transitions into icons depicting a rocking chair, a house, and a graduation cap.

words that display: "retirement savings. Down payment for a home. Education savings"

voiceover says: "Examples of long-term goals may include:

- Retirement savings,
- The down payment for a home, or
- Education savings for children"

Screen transitions to an animation of a graph with 3 circles for "Guaranteed. Fixed income. Equities".

Words on screen display: "The longer you have until your goal, the more risk you may be willing and able to take."

Voiceover says: The longer you have until your goal, the more risk you may be willing and able to take in your investments in the hope of greater returns.

The words: "Guaranteed. Fixed income. Equities" transition to the word's Lower risk/return potential. Short term strategy" higher risk/return potential. Long term strategy."

Voiceover says: "The primary difference between the investments you choose in short- and long-term

investing strategies is the amount of risk they have.”

The screen transitions to a clip of hands surrounding a meeting table discussing business.

The words on screen display: “4 what investments might make sense for long-term goals?”

Voiceover says: “What investments might make sense for long-term goals?”

Screen transitions to a clip of travelling down a road.

Words on screen display: “When your goals are further in the future, you can consider choosing from investments such as:

- Equities and equity funds
- Fixed income and fixed-income funds
- Real estate and real estate funds
- Guaranteed funds”

Voiceover says: “When your goals are further in the future, you can consider choosing from investments such as:

- Equities and equity funds
- Fixed income and fixed-income funds
- Real estate and real estate funds
- Guaranteed funds”

Screen transitions into an animation of 2 circles on is fully colored in, the other is not colored in but has the same colored dots in the center.

The words on screen display: “Funds are combinations of investments. Individual stocks. A equity fund that combines many different stocks”

The voiceover says: “Funds are combinations of investments.

So, for example, you can consider choosing an individual stock, or you can choose an equity fund that combines many different stocks.”

Screen transitions to an icon of an arrow hitting a target

The words on screen display: “How you choose to allocate the assets and diversify your choices will vary, depending on how far your goals are into the future.”

Voiceover says: “How you choose to allocate the assets and diversify your choices will vary, depending on how far your goals are into the future.”

Screen transitions into 2 circles on the left and right of the screen with different colored dots in the center.

The words: “5-year goal \$75,000-house down payment” is over the left circle. The words: “35-years goal \$1.7 million-retirement” is over the right circle.

The voiceover says: “For example, investing to have \$75,000 for a house down payment in 5 years is very different than hoping to have \$1.7 million for retirement in 35 years.

Your choices for your down payment may be more balanced among equities, fixed, and guaranteed income.

But because you have more time until you retire, your retirement savings may have a greater allocation to equities.

Remember, the more time you have, the greater the ability you may have to take on risk and weather the ups and downs of the market.”

Screen transitions to a brick road that splits into 2 roads.

Words on screen display: 5 what are active and passive investing? they’re investment strategies”

The voiceover says: “What are active and passive investing? Active and passive investing are two investment strategies.”

Screen transitions into a man looking at a computer screen.

Words on screen display: “active investing is a strategy that attempts to outperform a benchmark. It takes advantage of short-term opportunities. It requires more hands-on management.”

The voiceover says: “Active investing is a strategy that attempts to outperform a benchmark, such as the S&P/TSX Composite Index, by taking advantage of short-term opportunities with the goal of making a profit.

It requires more hands-on management to try to accurately time when to buy and sell an investment.”

The screen transitions into a clip of another man looking at a computer screen.

The words on screen display: “passive investing, is a strategy that attempts to match the performance of a benchmark. Following the lead of a benchmark”

The voiceover says: “Passive investing, on the other hand, is a strategy that attempts to match the performance of a benchmark, not outperform it.

A passive approach means following the lead of the benchmark.”

The screen transitions to a clip of a close up of grocery cart with assorted produce items inside moving down the aisle of a store.

The words on screen display: “5 what are segregated funds? They’re investment that include a mix of other investments-or asset classes-such as equities, fixed and guaranteed income. You can choose from equity, fixed income and balanced segregation funds as well as managed portfolios.”

The voiceover says: “What are segregated funds?

Segregated funds in Canada are offered by insurance companies and are a type of investment similar to a mutual fund that allows for investors to pool money together. This pooling creates economies of scale to give you investment opportunities that might not be available to you as an individual investor.

You can choose from equity, fixed income, and balanced segregation funds, as well as managed portfolios that give you professional asset allocation.”

Screen transitions to a clip of a man staring at a computer screen.

The words on screen display: “Portfolio managers oversee the fund and use your money and the money of other investors to select the individual investment within it.”

The voiceover says: “Financial professionals, often called portfolio managers, oversee the fund and use your money and the money of other investors to select the individual investments within it.

This type of investment can help with portfolio diversification since there is a mix of different holdings.”

Transitions into a clip that shows a close up of laptop computers on a table.

Words on screen display: "They're also seen as investments for retirement plans because of their diversification characteristics and professional management."

Voiceover says: "They're also seen as investments for retirement plans because of their diversification characteristics and professional management.

Your employer chooses a list of segregated funds for you to select from."

Transitions into a clip of apples panning to the right.

Words on screen display: "What's an index?"

Voiceover says: "What's an index?"

An index is a group of investments that represents a specific market or piece of a market."

Screen transitions into an animation of up and down arrows

The words on screen display: "Three of the most common indexes include:

- The FTSE Canada Universe Bond Index is the main index used to track the fixed-income investment in Canada. It's the broadest and most widely used measure of performance of marketable government and corporate bonds outstanding in the Canadian market.
- The S&P/TSX Composite Index is the main index for the Canadian equity market. It tracks the performance of the largest publicly traded companies in Canada.
- The S&P/TSX 60 Index only contains 60 companies that are the ones with the largest market capitalization."

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- The S&P/TSX 60 Index only contains 60 companies that are the ones with the largest market capitalization."

Transition to a closeup of a hand scrolling on a smartphone

Words displayed on screen: Indices can help give you an idea of how certain segments of the economy are working.

Voiceover says: Indices can help give you an idea of how certain segments of the economy are working.

The S&P/TSX Composite Index, for example, is intended to act as a general indicator for the Canadian economy as a whole.

Transitions to an icon of a person on an escalator on the left and a sneaker moving forward on the right

Words on screen display: "Passive funds may focus on one index and try to match its performance by investing in the same companies in the index." Under the icon of the person.

The words on screen display: "Active funds may choose an index and show their value by attempting to outperform the index." Underneath the icon of the sneaker.

Voiceover says: Passive funds may focus on one index and try to match its performance by investing in the same companies in the index.
Active funds may choose an index and show their value by attempting to outperform the index.

Transition to an icon of a chess piece.

The words on screen display: Selecting a suitable investment strategy to align with your risk profile and goals is an important step.

Voiceover says: "Selecting a suitable investment strategy to align with your risk profile and goals is an important step.
Just as critical is knowing how to manage them when they fluctuate in value, sometimes by a lot."

Transitions to a question mark icon.

Words on screen display: "What's next in our series?"

the voiceover says: That will be the focus of our next episode—discussing how you can navigate the ups and downs of the market, including:

the words display on screen:

"1 Causes of market fluctuation
2 Managing emotions when investing, and
3 Strategies for handling your investments through difficult times."

Voiceover says:

"• Causes of market fluctuation
• Managing emotions when investing, and
• Strategies for handling your investments through difficult times."

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