



[The Manulife Investment Management logo appears on the screen]

Music plays softly throughout video

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

A Voiceover says, “Welcome to the final episode in our series”

A man and woman are seen walking

Voiceover says, Today, we’ll help you put together what you’ve learned from the first 4 episodes in your retirement planning.”

The words on screen display:

- Types of retirement savings plans
- Types of investment options that are available and how to choose them
- What to consider as you approach and enter retirement

The voiceover says, “We’ll discuss, the different types of retirement savings plans and how they're different from general brokerage or investing accounts. The types of investment options that are available and how to choose them, and how you may want to consider adjusting your asset allocation as you approach and enter retirement.”

On screen displays an image of both purple and green grapes.

The words on screen display “1 What are the different types of retirement savings plans?”

The voiceover says, “There are generally two types of retirement savings plans workplace plans and individual retirement plans.”

Screen transitions into a video of a close-up of people in a meeting looking at a tablet, discussing business.

The voiceover says, “Employers and organizations may offer you a retirement savings plan through work.”

The words display on screen display, “offered to you at work, such as:

- RRP (Registered Pension Plan)
- RRSP (Registered Retirement Savings Plan)
- TFSA (Tax-free savings account_

The Voiceover says, “Some common workplace retirement savings plans include an RPP or registered pension plan, an RRSP or a registered retirement savings plan, and a TFSA, a tax free savings account, a registered pension plan is only offered as a workplace plan, while an RRSP and TFSA are both available as individual and workplace plans.”

Screen transitions into word on screen. RRSP (Registered Retirement Savings plan), TFSA (Tax-free savings account)

Voiceover says, “You may also choose to set up your own RRSP or TFSA outside of work.”

Screen transitions to an icon of a hand, the following words display on screen. “Workplace plans, individual plans, potential tax benefits from RRSP/RRP and TFSA retirement accounts”

The voiceover says: “Workplace and individual plans can both offer you potential tax benefits.”

Screen transitions to an animation of a folder that has the word “pretax on it” animation of a dollar icon goes into the folder, a money symbol icon and check mark come out of the folder.

Words on screen display: RRSP and RPP account. Not tax now - taxed when you take out your money

Another image of a folder with the words After Tax shows up and the icon of the dollar symbol goes into the after tax folder and a dollar icon comes out of the folder.

Words on screen display: TFSA account. Tax now – no tax when you take out your money

Voiceover says: Money that goes into an RRSP or RPI is pretax, and investment income is tax sheltered. While it remains in the plan. Withdrawals and income payments are taxable income. Money that goes into a TFSA are after tax dollars, but there's no tax on investment earnings. Withdraws are tax free or not Taxable income.

Screen transitions to an image of a woman staring out of the window.

Words on screen display: The value of your plans can change frequently so check them from time to time.

The voiceover says: “The value of your plans can change, so check them from time to time to see if you can contribute more, or if you want to change your investments.”

Screen transitions into an image of a woman looking at a burred board on a wall.

The word son screen display: 2 Investment options in retirement plans

The voiceover says, “Workplace plans and individual plans both offer you a menu of available investment options from a variety of asset classes and risk profiles. Generally, individual plans give you more options than workplace retirement plans.”

Screen transitions to an image of feet along with an arrow that splits to the left and to the right.

Words on screen display: you may either choose your investments yourself or seek different levels of help.

Disclosure says: There is not guarantee that any investment strategy will achieve its objectives.

Voiceover says, “You may either choose your investments yourself or seek different levels of help.”

Screen transitions into a man with a pen in hand, writing on a piece of paper and scrolling on his computer, which is in front of him.

Words on screen say: the ready-made investor

- Do your own research
- Choose your own mix of investments
- Monitor their performance

Disclosure says: Diversification does not guarantee a profit or eliminate risk of loss.

The voiceover says, “If you want to select and manage your investments on your own, you have the freedom to choose the investments you feel are suitable for your situation. Considering the time you have until retirement. The amount of risk you're willing to accept, and other investments you may have outside the plan. You'll also need to do your own research. Choose your own mix of investments and monitor their performance.”

Screen transitions to an icon of a arrow sticking in a target

Words on screen display: if you want ready-made options, you may want to consider asset allocation or target-date funds, both of which are professionally managed for you.

Disclosure says Asset allocation does not guarantee a profit or protect against loss. An asset allocation investment option may not be appropriate for all participants, particularly those interested in directing their own investments.

The voiceover says, “If you want ready-made options but receive a little help, you may want to consider an asset allocation or target date fund, both of which are professionally managed for you.”

Screen transitions into a man typing on his laptop.

Words on screen display: with a ready-made fund, you choose the level of risk you’re comfortable with such as:

- Conservative
- Moderate
- Balance
- Growth
- Aggressive

Disclosure says: A Target-risk portfolio is a fund of funds that invests in a number of underlying funds ranging from conservative to aggressive. The investment strategy of these portfolios is designed to maintain a consistent level of risk over time regardless of the market environment. Each target-risk portfolio is diversified across a mix of stocks, bonds and other capital-preserving investments, and while this may reduce overall portfolio risk and volatility, diversification does not guarantee a profit or eliminate the risk of loss. The portfolio is subject to the same risks as the underlying funds in which it invests. There can be no assurance that either the portfolio or the underlying funds will achieve investment objectives.

The voiceover says, “With a ready-made fund, you choose the level of risk you're comfortable with, such as conservative, moderate, balanced growth or aggressive, and the fund manager does the work to stick to that level of risk.”

The screen transitions into an image of a woman with a tablet in hand.

The words on screen display: Consider changing to a fund that aligns with your risk profile.

The voiceover says, “If you decide you'd like a different level of risk, you'll generally have the option to change to a fund that aligns with your risk profile.”

The screen transitions to a clip of a man and woman sitting on a couch looking at a laptop screen.

Words on screen display: With Target-date fund, you choose a fund based on your expected retirement date”

Disclosure says: The Target date is the expected year in which investors in a target-date portfolio plan to retire and no longer make contributions. The Investment strategy of these portfolios is designed to become more conservative over time as the target date approaches (or, if applicable, passes) the target retirement date. Investors should examine the asset allocation of the portfolio to ensure it is consistent with their own risk tolerance. The principal value of your investment, as well as your potential rate of return, is not guaranteed at any time, including at, or after, the target retirement date.

The voiceover says, “With a target date fund, you choose a fund based on your expected retirement date.”

The screen transitions to a clip of hands typing on a laptop keyboard.

Words on screen display: Closer to retirement. The fund may shift to invest in more conservative investments

The voiceover says: “The fund manager will generally gradually shift from less conservative to more conservative investments as you get closer to retirement.”

Screen transitions to a clip of hands typing on a laptop.

Words on screen display: 3 managing your investment as you approach and enter retirement

Disclosure says: Regardless of the option you choose, it's your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategy at least once a year. You may also want to consult your own independent investment or tax advisor or legal counsel.

Voiceover says, “As you get closer to retirement. Generally, you'll likely want to consider a strategy of having more of your investments on the conservative side and fewer funds with more risk.”

Screen transitions to a clip of an older couple with coffee mugs in hand staring out from there patio.

Words on screen display: You'll need to decide how much to withdraw from your retirement savings plan.

- It depends on the applicable legislation and plan rules, as well as tax and other implication of a withdrawal.

Disclosure says: Regardless of the option you choose, it's your responsibility to select and monitor your investment options to meet your retirement objectives. You should review investment strategy at least once a year. You may also want to consult your own independent investment or tax advisor or legal counsel.

Voiceover says, "And once you retire, you'll need to decide how to withdraw the money from your retirement savings plan to help pay for your living expenses. How you do that will depend on the applicable legislation and plan rules, as well as tax and other implications of a withdrawal."

Screen transitions into an animation of a chess board. An icon of x's and o's.

Words on screen display: Create a retirement strategy

Disclosure says: Regardless of the option you choose, it's your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategies at least once a year. you may also want to consult your own independent investment or tax advisor or legal counsel.

The voiceover says, "Creating a retirement income strategy can help you decide how to allocate your investments, and how to take out your money in retirement. There are many rules of thumb people use to create a retirement income strategy."

Screen transitions into an icon of a person.

Words on screen display: you may also consider consulting with a tax or other financial professional to help you with your strategy.

Disclosure says: Regardless of the option you choose, it's your responsibility to select and monitor your investment options to meet your retirement objectives. You should review your investment strategies at least once a year. you may also want to consult your own independent investment or tax advisor or legal counsel.

Voiceover says, "You may want to consider consulting with a tax or other financial professional to help you with your strategy."

Screen transitions to the words: Thank you for watching!

Voiceover says, "Thank you for watching. I hope you learned something new and have more confidence in saving and investing for your retirement goals than you did before. I wish you well as you plan and work towards all of your financial goals."

Screen transitions to Manulife logo and the word Manulife

The Manulife Investment Management logo appears on the screen]

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9/24