

Investor brochure

Manulife RetirementPlus[®]

Retire sooner than you'd expect.

Today, 78% of Canadians surveyed¹ are worried about not being financially prepared for retirement. Some think they'll catch up, while others don't know if they can.

It's time for this thinking to *change*.



¹ Source: 2020 Financial stress survey commissioned by Manulife Investment Management and John Hancock Retirement. Online survey of 589 John Hancock Retirement plan participants and 1,026 Canadians (25 yrs+) in August, 2020.

How confident are you about your retirement plan?

The countdown is on

260 more pay cheques

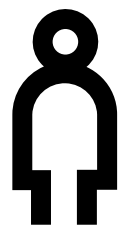
If you're 10 years away from retirement, you only have 260 more pay cheques to help build your retirement savings.

And, the number of income payments you'll need for living out your retirement years may be as many as the regular pay cheques you received throughout your entire working career.

Off to work we go...and keep going.

Based on labour force participation rates, many potential retirees are still working in retirement².

Men age 65–69

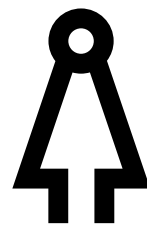


27%
year 2008



32%
year 2018

Women age 65–69



16%
year 2008



22%
year 2018

² Source: Statistics Canada study: Labour force characteristics by sex and detailed age group, annual, inactive (x 1,000). Table: 14-10-0018-01 (formerly CANSIM 282-0002). This does not constitute an endorsement by Statistics Canada of this product.

Max monthly
CPP³/QPP³ today
\$1,208.26
That's roughly
\$14,500
a year

Max monthly
OAS³ today
\$626.49
Less than
\$8,000
a year

You can't solely rely on the safety nets of the past.

Defined benefit pensions have been on the decline for years⁴. And, government plans likely aren't enough to support the lifestyles retirees expect.

Working Canadians with defined benefit pensions⁴

34.7%

1998

28.8%

2008

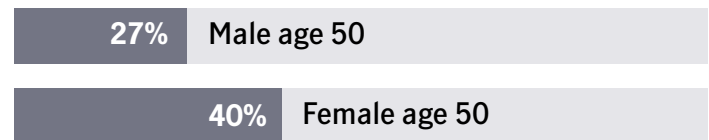
25.2%

2018

Here's to a long life!

Advancements in health care and medicine mean Canadians can expect to live much longer than past generations. Having a source of lifetime income is more important than ever before.

Chance of living to age 90⁵



³ Source: Canada.ca

⁴ Source: Statistics Canada, Percentage of paid workers covered by a registered pension plan, Tables 11-10-0133-01 and 14-10-0027-01. This does not constitute an endorsement by Statistics Canada of this product.

⁵ Adapted from Statistics Canada, Life Tables, Canada, Provinces, and Territories, 2017 to 2019. This does not constitute an endorsement by Statistics Canada of this product.

Refocus your retirement thinking with Manulife RetirementPlus.

Catch up on your goals, and retire sooner with guaranteed income for life.

Preparing for retirement

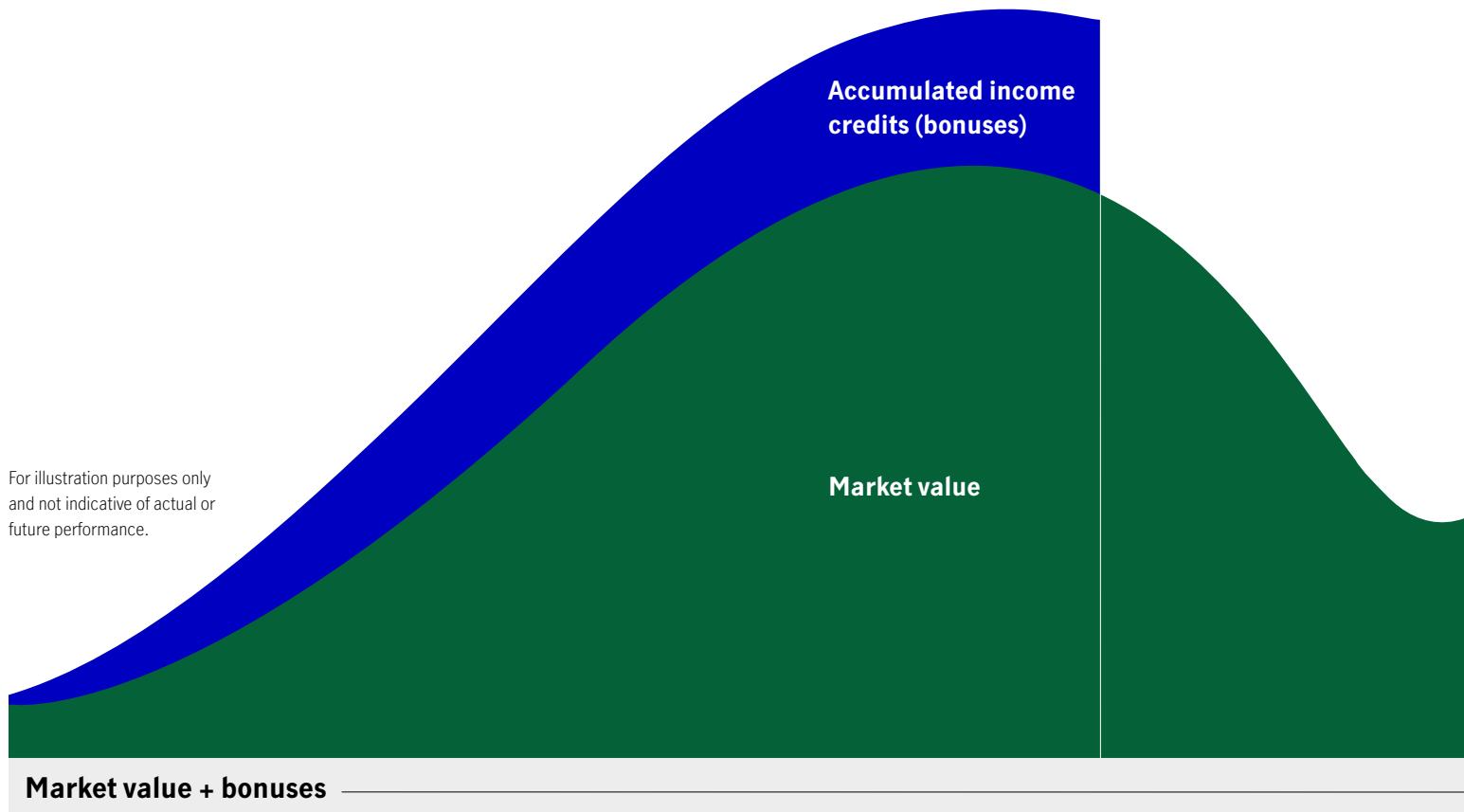
Bonuses turn your savings into more income.

Manulife RetirementPlus gives you added help with getting to retirement sooner.

Each month you accumulate income credits (bonuses). The combination of these bonuses and any market growth on your investment helps to produce a bigger guaranteed income in retirement compared to the market growth alone.

Bonuses can help you catch up to your savings goals if you're behind. Plus, when interest rates increase, so does the bonus you earn.

Income credits are not cash deposits; they increase the basis for calculating guaranteed income.



Get where you need to go with Manulife RetirementPlus

With Manulife RetirementPlus, you get an all-in-one retirement solution that includes wealth accumulation with an added bonus, and the option to take income.

Save for retirement.

- Tailor your solution—choice of more than 40 funds to build a portfolio that meets your personal financial goals.
- Flexible investment options—choice of conservative investments to help preserve wealth and equity investments that provide opportunities to grow your savings.

Catch up on goals.

- Accumulate bonuses to help accelerate retirement planning and increase retirement income beyond what investments can earn in the markets.

Guaranteed income for life⁶.

- Be financially ready to enjoy a long retirement.
- Retire when you want, with the option to take income early if you move into semi-retirement, or retire early.
- Lifetime income you can never outlive.

Added benefits:

- Access your investment's market value, if needed⁷.
- Potential protection of personal assets from creditors; ideal for professionals and small business owners.
- Leave a legacy for family members, with potential to bypass legal, estate administration, and probate fees.
- Initial or subsequent deposits equal to or exceeding \$1,000,000 will be invested into the Elite option and qualify for a reduced management expense ratio.

⁶ Exceeding withdrawal thresholds may have a negative impact on future income payments. Age restrictions and other conditions may apply.

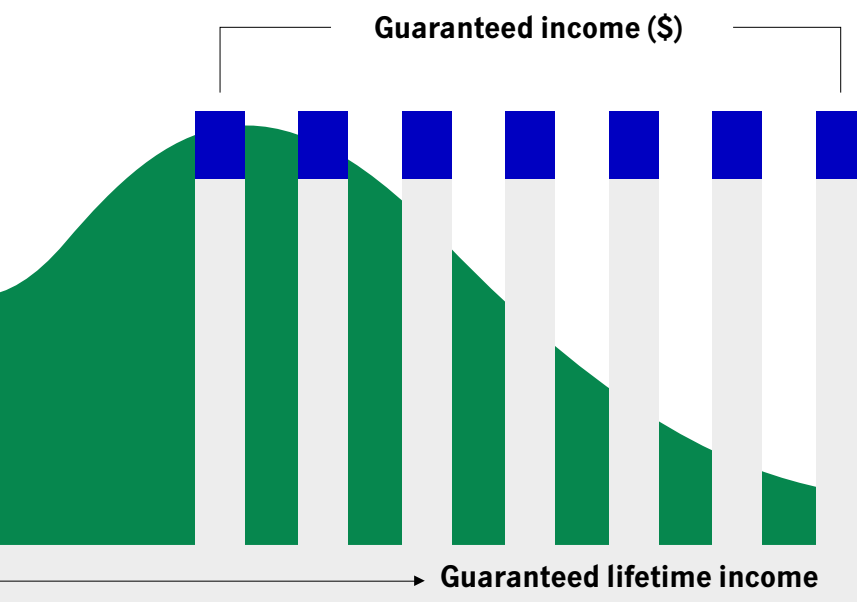
⁷ Fees may apply.

Enjoying retirement

Turn your savings into guaranteed income for life.

After helping you get caught up, Manulife RetirementPlus provides the option of a guaranteed stream of income when the time is right for you. Your income amount is guaranteed for life, helping ensure you won't outlive your money.

Whether you plan to enjoy a full or partial retirement, you can count on income payments for as long as you need.



For more information, speak to your advisor
or visit **manulifeim.ca** today.

Any amount allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value. Exceeding the withdrawal thresholds may have a negative impact on future income payments. Income credits are not cash deposits, they increase the basis for calculating guaranteed income. Age restrictions and other conditions may apply. The Manufacturers Life Insurance Company is the issuer of the Manulife RetirementPlus insurance contract and the guarantor of any guarantee provisions therein. Manulife, Manulife Investment Management, the Stylized M Design, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.

To speak with Manulife Investment Management about segregated funds, call 1-888-790-4387.