



FlexLife

Group RRSP



agenda



**advantages
of the rrsp**



***rrsp plan
details***



investing



next steps



saving for your future

why save for your future now?

1. to enjoy the lifestyle you want at retirement
2. the sooner you start and the longer you save, the more funds you can accumulate

sources of retirement income

Canadians generally rely on three distinct sources of income:

1) Government programs

- Canada Pension Plan (CPP)
- Old Age Security (OAS)

2) Savings plan through your employer

- Group RRSP

3) Personal savings

- Personal RRSPs, TFSA, non-registered savings
- Home equity
- Other





your RRSP details

about your group RRSP

FutureStep™

- Lifemark has selected Manulife's FutureStep™ product to be your group RRSP service provider

advantages of your group RRSP

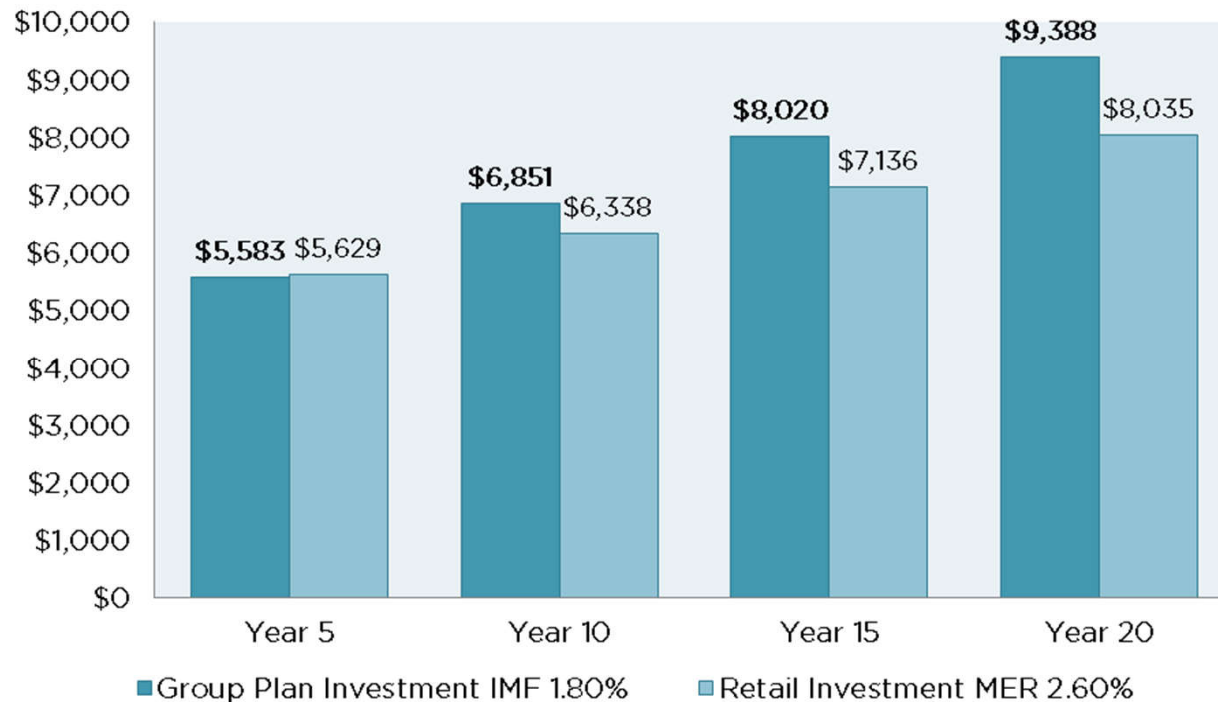
- tax-deferred growth
- leading fund managers
- online support (initial & ongoing)
- access to lower investment management fees
- a way to consolidate your savings



investment management fees (IMFs)

take advantage of your group's purchasing power

potential fee savings for a \$5,000 investment over 20 years = \$1,353



roles & responsibilities

Lifemark	Manulife	Investment Managers	You
Your Employer	Service Provider	Fund Manager	Plan Member
<ul style="list-style-type: none"> ▪ select service provider (such as Manulife) ▪ send contributions to the provider ▪ monitor the plan ▪ provide information to service provider and to employees 	<ul style="list-style-type: none"> ▪ develop member education/planning tools ▪ provide member assistance ▪ prepare and mail statements ▪ offer investments 	<ul style="list-style-type: none"> ▪ perform research ▪ create funds ▪ select stocks and bonds ▪ buy and sell securities 	<ul style="list-style-type: none"> • understand your plan and investments • choose investments • monitor your account • update personal information



let's get started

details about your group plan

plan provisions	
who is eligible to join this plan?	you are eligible to join this group retirement savings plan if you allocated flex credits to be deposited to the FlexLife RRSP.
what do I need to do?	as a final step, you must complete the online RRSP application.
may I make additional contributions throughout the year?	yes. You may make lump-sum deposits at any time. You can do this by logging on to your account at www.manulife.ca/GRO and selecting 'Make a lump sum contribution'. you are responsible for managing your own contribution limits.
who decides how my contributions will be invested?	you decide how your contributions will be invested.

details about your group plan

plan provisions	
may I withdraw money from this plan?	you are permitted to withdraw from this plan. Please note: Withdrawals are subject to withholding tax. Other fees and adjustments may apply.
what happens if I leave the company?	your assets will be transferred to the Manulife Personal Plan if you do not take action to transfer your RRSP to a personal plan, another employer plan (if permitted), or make a cash withdrawal.
what happens if I retire from the company?	you may choose to start your retirement income at any time prior to the end of the calendar year in which you reach age 71.
what happens if I die?	Manulife will pay the death benefit to your designated beneficiary.



choosing investments

decide how to invest

	A	B	C
how interested are you in selecting investments for your retirement savings?	<input checked="" type="checkbox"/> I am not interested.	<input checked="" type="checkbox"/> I have some interest.	<input checked="" type="checkbox"/> I am very Interested.
how likely are you to monitor and rebalance your investments on an annual basis?	<input checked="" type="checkbox"/> I don't want to review my investments.	<input checked="" type="checkbox"/> I review my investments annually.	<input checked="" type="checkbox"/> I check my investments on a regular basis (at least quarterly).
how would you rate your investment knowledge?	<input checked="" type="checkbox"/> I have little to no knowledge about investing.	<input checked="" type="checkbox"/> I understand the basics of investing.	<input checked="" type="checkbox"/> I am confident in my investment knowledge.

decide how to invest

if you chose two or more from	the best investment for you is	look for this symbol
column A	a retirement date fund	
column B	an asset allocation fund	
column C	build your own	



a. retirement date funds

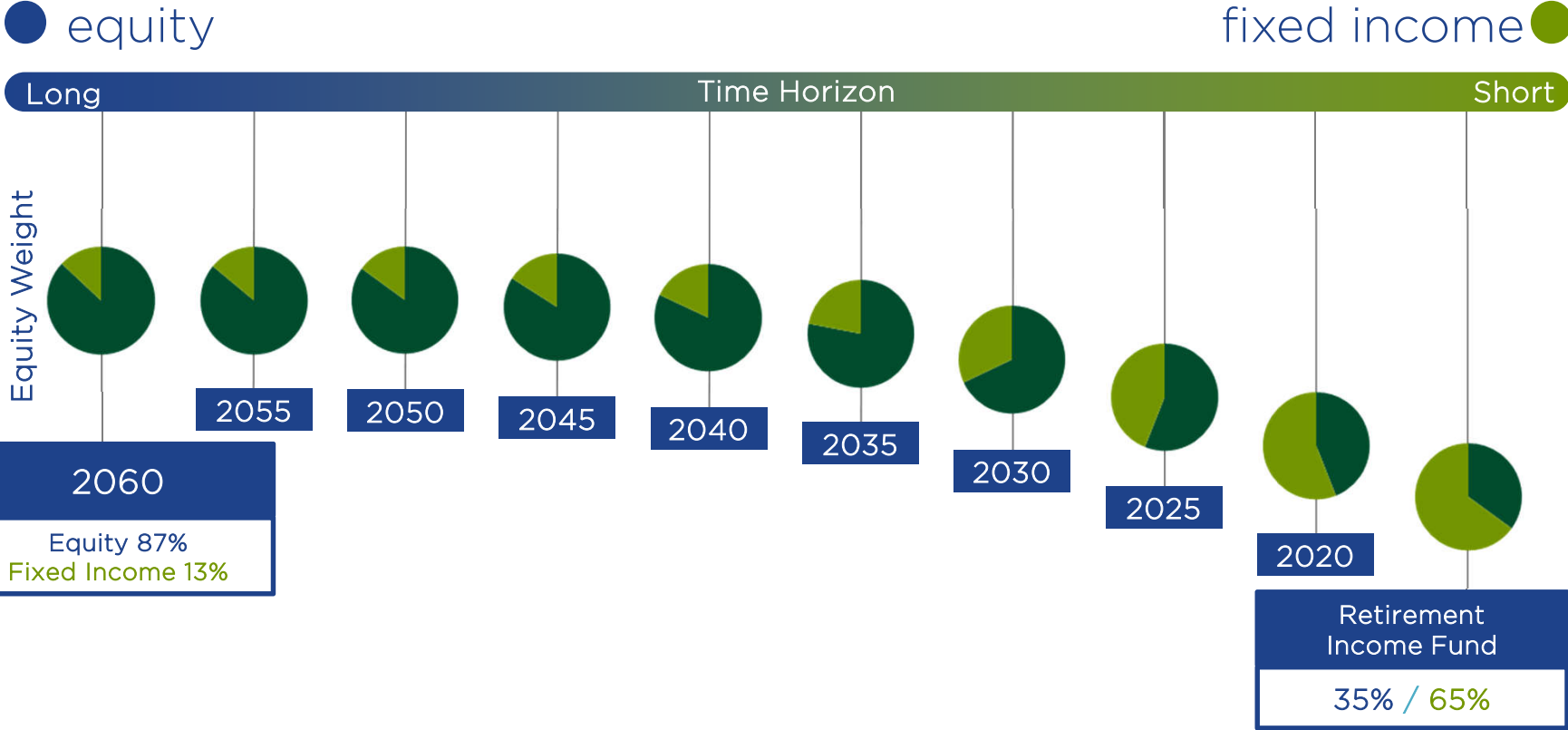
series of nine Manulife Retirement Date funds

- each fund
 - provides a well-balanced investment portfolio inside a single fund
 - represents a future retirement date
 - automatically rebalances to become more conservative as retirement date approaches

choose your fund that most closely aligns to your target retirement year

2020	2035	2050
2025	2040	2055
2030	2045	2060

retirement date funds



For illustration purposes only. Actual equity and fixed income weights vary over time.

retirement date funds

if you plan to retire during the period:	the retirement date fund for you is:	fund code:
prior to 2020	Manulife Retirement Date 2020	2020
2021 - 2025	Manulife Retirement Date 2025	2025
2026 - 2030	Manulife Retirement Date 2030	2030
2031 - 2035	Manulife Retirement Date 2035	2035
2036 - 2040	Manulife Retirement Date 2040	2040
2041 - 2045	Manulife Retirement Date 2045	2045
2046 - 2050	Manulife Retirement Date 2050	2050
2051 - 2055	Manulife Retirement Date 2055	2055
2056 or later	Manulife Retirement Date 2060	2060
if you are already retirement or approaching retirement	the retirement date fund for you is:	fund code:
	Manulife Retirement Income Fund	2000



b. asset allocation funds

series of five Manulife Asset Allocation funds

- complete the eight-question Investor Style Questionnaire
- tally your score to learn your investor style
- choose the asset allocation fund that most closely aligns to your investor style

ready-made portfolios in a single fund

- simple and easy
- diversified by asset class, style, manager
- Manulife is responsible for monitoring and periodic re-balancing



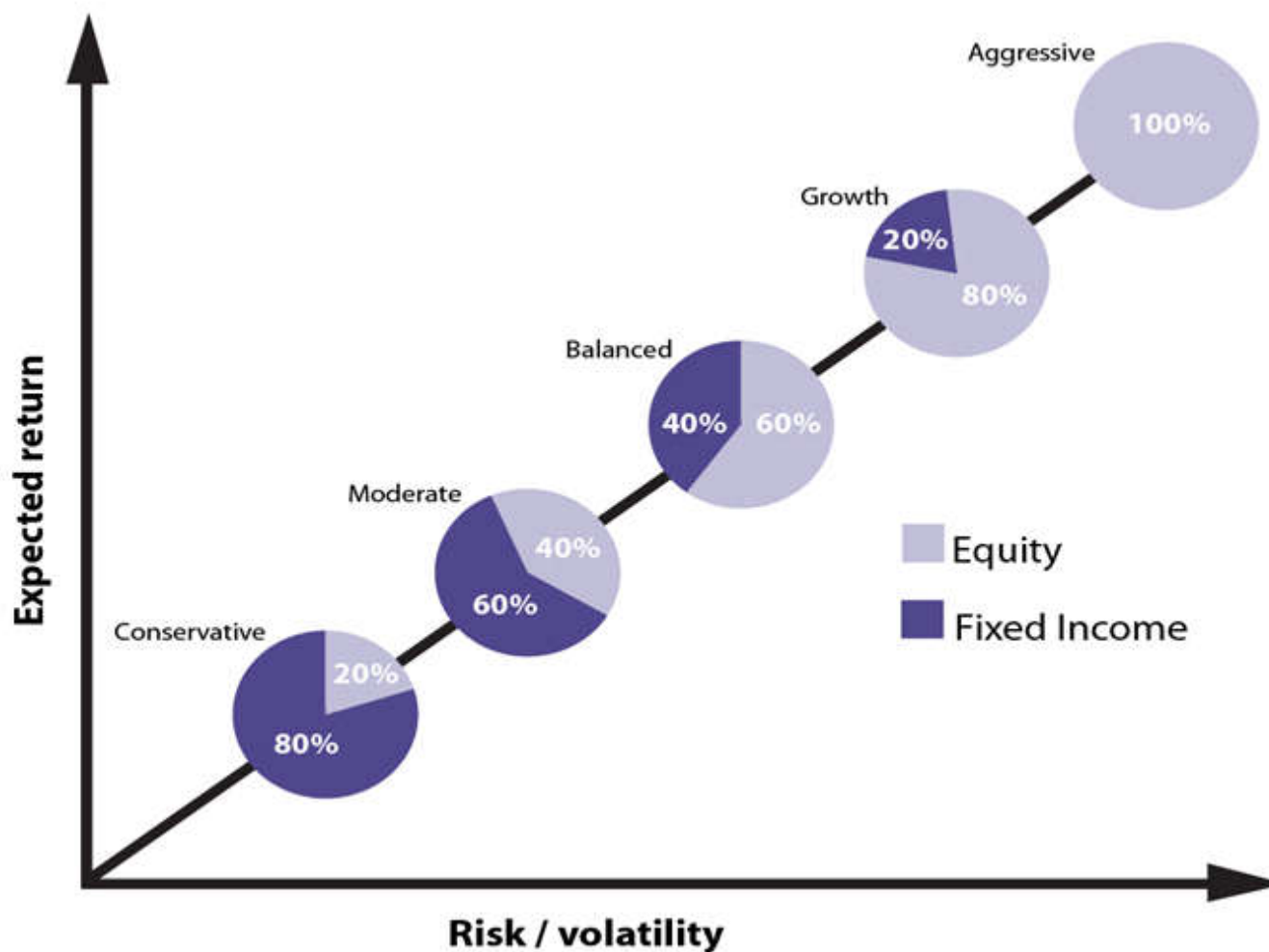
b. asset allocation funds

series of five Manulife Asset Allocation funds that match your investor profile

if your score is between:	your investor style is:	about your investor style
0 – 7	Conservative	Protecting your money is your main concern. You may be approaching retirement or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups & downs of the markets and are comfortable taking a lot of risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.



b. asset allocation funds





c. 'build your own' portfolio

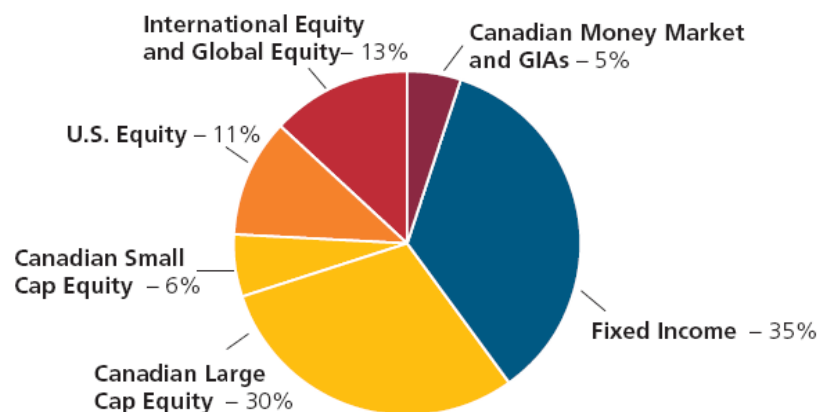
17 market-based funds and 3 guaranteed investments

- follow the suggested investment mix from your investor profile.
- individual information sheets for each fund are available

If your investor style is...

A recommended asset mix for you is...

Balanced



default investment

if you do not choose fund(s) for your contributions, your money will be invested in the 'plan default' until you provide instructions.

1. a retirement date fund
(if your birthdate is on file)

2. the Manulife Moderate Asset Allocation fund
(if no birthdate is on file)



services & support

ongoing support & services

internet site: www.manulife.ca/GRO

- current account balances
- annual statements
- plan information
- investment information
- learning Center

Manulife telephone: 1-800-727-7766 (toll-free)

- IVR
- customer service representatives
- financial education specialists

e-mail: gromail@manulife.com



next steps

next steps

action required:

- complete your online RRSP application with Manulife
 1. Go to www.manulife.ca/GRO/enroll
 2. Enter your policy number & access code
 - policy number: 55503301**
 - access code: L3301**
 3. Complete your enrolment
- your FlexLife RRSP deposit will be made in July 2019



Group retirement solutions

Manulife

- Plan and learn
- Group plans
- Group retirement solutions**
- Tools
- Insurance
- Investments
- Banking
- Vitality
- Support

Sign in

Group Retirement account

You have a Group Retirement account if you have a policy number that's up to 8 digits long, with no letters in it. You use your email address to sign in.

[SIGN IN](#)

VIP Room account

You have a VIP Room account if you have a client number that starts with 'RS'. You use your User ID to sign in.

[SIGN IN](#)

Not a plan member?

[PLAN SPONSOR SIGN IN](#)

[ADVISOR SIGN IN](#)

Manage your plan

Register

Register for your Plan Member Secure Site. Registration is a one-time process designed to protect your private information.

[REGISTER NOW](#)

Enrol now

Find out what kind of information you need to enrol in a group retirement plan with Manulife.

[READ THE ENROLMENT INFORMATION](#)

Get support

Looking to contact us, update your account, find a form, find an answer to your question?

[MANAGE YOUR PLAN](#)

Download Manulife Mobile

Manage your account anywhere, anytime.



questions

thank you!

should you have any
questions after
today's webinar
please call
1-866-979-1444
or email
benefits@lifemark.ca

