

Steps Retirement Program Activity Report

ABC Company

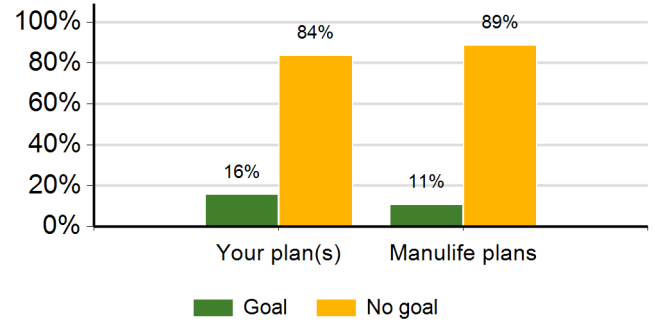
Level of information: Plan level summary

Active and Inactive members
From January 1, 2016 to November 30, 2016

Plan member summary

Members setting a retirement income goal

	Jan 1, 2016		Nov 30, 2016		Goal change
	Goal	No goal	Goal	No goal	
Your plan(s)	17%	83%	16%	84%	▼-1%
Manulife plans	11%	89%	11%	89%	0%

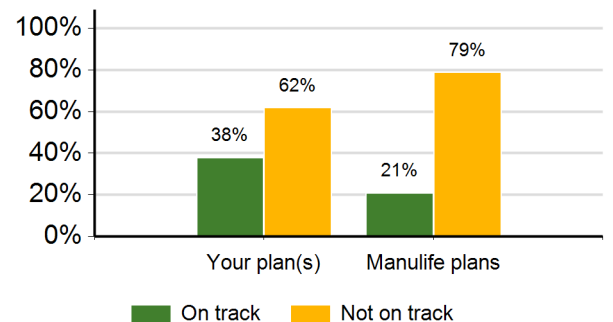


Member goal activity during period

	New members		Existing members		Total count	Total percentage
	Count	Percentage	Count	Percentage		
Set goal for the first time	0	0%	8	2%	8	2%
Updated goal information	0	0%	23	7%	23	6%

Members on track toward their retirement income

	Jan 1, 2016		Nov 30, 2016		On track change
	On track	Not on track	On track	Not on track	
Your plan(s)	32%	68%	38%	62%	▲6%
Manulife plans	22%	78%	21%	79%	▼-1%



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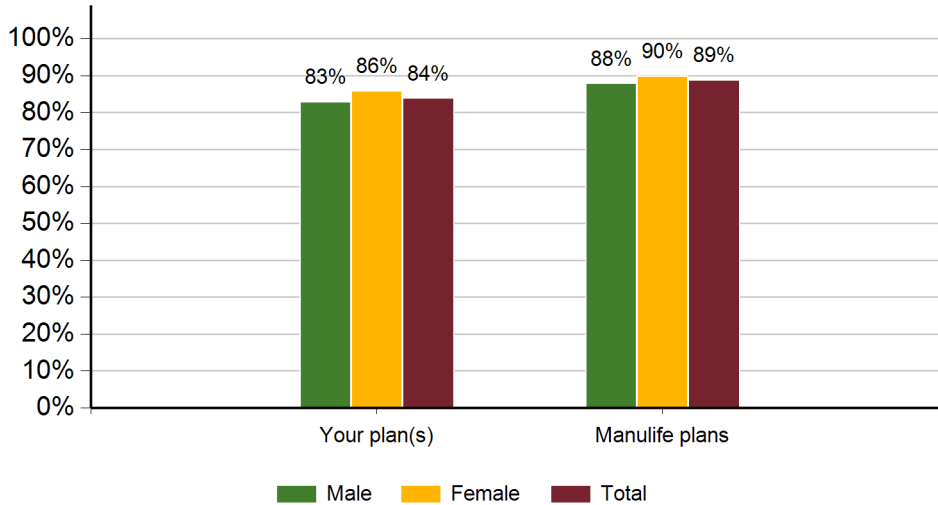
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Active and Inactive members
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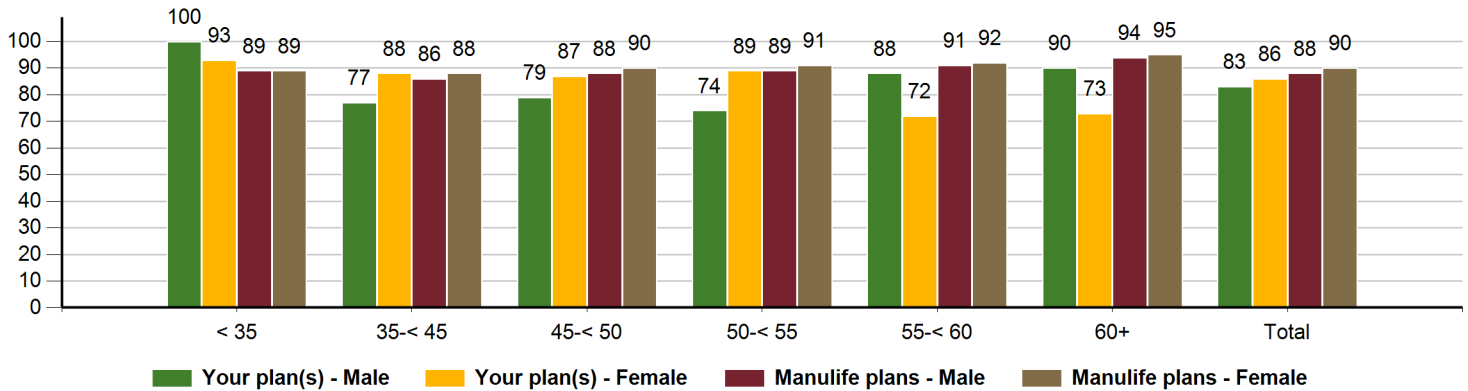
Member retirement income goal status

Members that have not set a retirement income goal by sex



	No goal	Goal	Total
Male	158	32	190
New	31	0	31
Existing	127	32	159
Female	185	31	216
New	53	1	54
Existing	132	30	162
Total	343	63	406
New	84	1	85
Existing	259	62	321

Members that have not set a retirement income goal by age group



	< 35	35-< 45	45-< 50	50-< 55	55-< 60	60+	Total
Set a goal							
Male	0	11	8	8	3	2	32
Female	2	8	6	4	7	4	31
Not set a goal							
Male	28	37	31	23	21	18	158
Female	27	56	39	34	18	11	185
Total members	57	112	84	69	49	35	406

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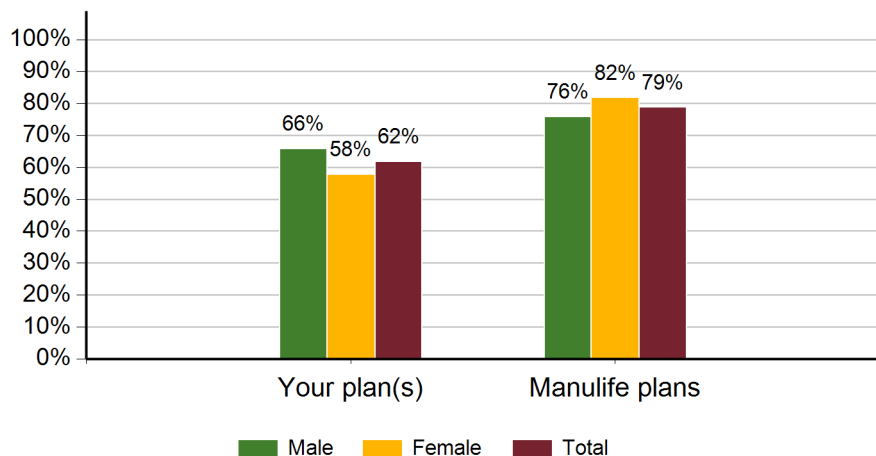
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Active and Inactive members
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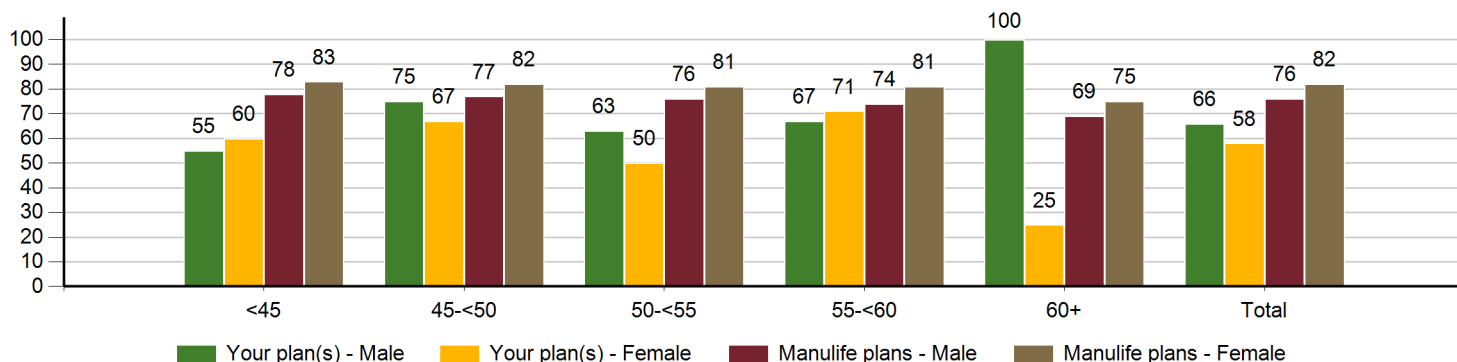
Member retirement readiness

Members that are not on track to meeting their retirement income goal by sex



	Not on track ¹	On track	Total
Male	21	11	32
New	0	0	0
Existing	21	11	32
Female	18	13	31
New	1	0	1
Existing	17	13	30
Total	39	24	63
New	1	0	1
Existing	38	24	62

Members not on track to achieving their retirement income goal by age group



	<45	45-<50	50-<55	55-<60	60+	Total
On track						
Male	5	2	3	1	0	11
Female	4	2	2	2	3	13
Not on track¹						
Male	6	6	5	2	2	21
Female	6	4	2	5	1	18
Total members	21	14	12	10	6	63

¹ Members who are not on track are those whose current estimated annual retirement income falls short of their Steps income goal

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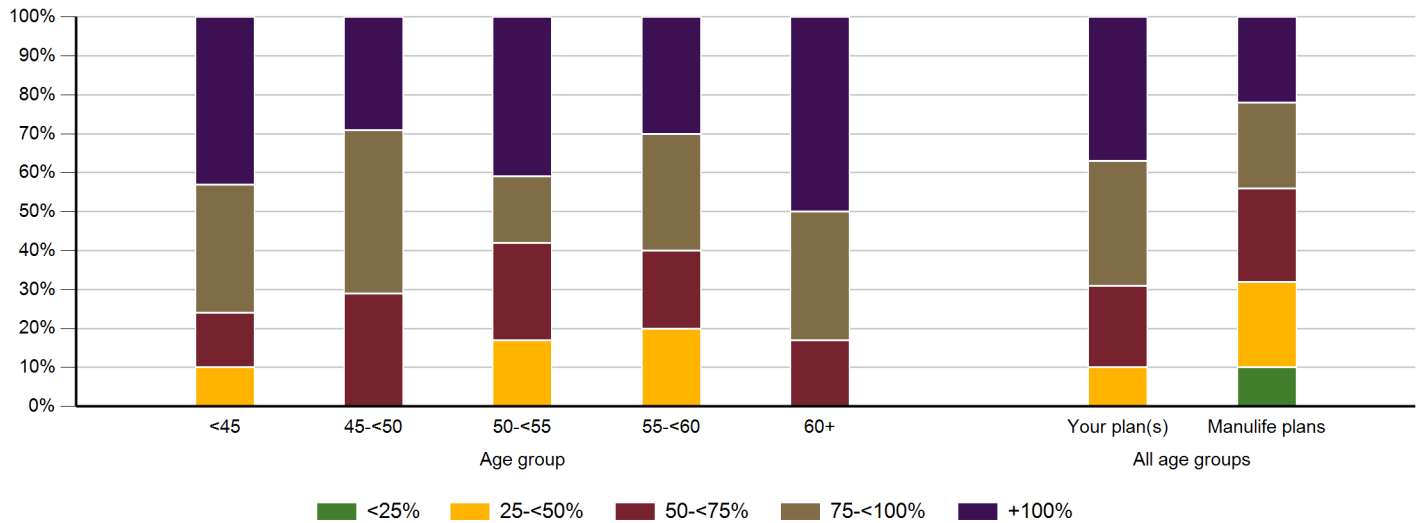
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Members progress to retirement readiness

Members progress to retirement income goal by age group



Steps goal progress ¹ / Age group	<25%	25-<50%	50-<75%	75-<100%	100% or more
<45	0%	10%	14%	33%	43%
45-<50	0%	0%	29%	42%	29%
50-<55	0%	17%	25%	17%	41%
55-<60	0%	20%	20%	30%	30%
60+	0%	0%	17%	33%	50%
Your plan(s)	0%	10%	21%	32%	37%
Manulife plans	10%	22%	24%	22%	22%

¹ Member's progress is based on the current ratio of their annual estimated retirement income compared to their retirement income goal

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Additional information

This report contains information regarding the following policies and plan groups:

Policy	Plan Name	Plan group(s)
10000255	The Pension Plan for Employees of ABC Company	Division: 003- Biscayne Division: 004 - Orangeville Division: 005 - Brita Division: Terminated Members
20000255	The Group RRSP for Employees of Abc Company	Division: 003- Biscayne Division: 004 - Orangeville Division: 007 - First Brands Division: Terminated Members Division: 005 - Brita
40000255	The Employee Savings Plan of Employees of ABC Company	Not applicable
41000255	The Group Tax-Free Savings Account (TFSA) for the Employees of ABC Company	Not applicable

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