

WHERE ARE YOU KEEPING YOUR MONEY?



A key step in retirement planning is selecting investments that suit you and your individual savings needs. If you have not specifically selected investments, your contributions are being directed to the program's default investment. This is intended as a default destination for your contributions and may not be appropriate for you to reach your long-term retirement goals.

Choosing an investment option for your Plan can be difficult when you don't know where you should be investing your money.

Here are some of the things you should know:

- Everyone has different reasons and objectives when saving for retirement.
- Everyone has different levels of investment knowledge.
- Some may be willing to take risks while others don't want any risk.

What are some things I should keep in mind when choosing my investments?

- **Your investor style** – In order for you to pick appropriate investments, you first need to know the amount of risk you are comfortable taking. Take a few minutes to complete the investor strategy worksheet.
- **Your investment period** – This is the time period between today and the age you plan to retire. If you have decades to go before retirement, you might be comfortable taking more risk. If you are closer to retirement, you might prefer less risk.
- **Your asset allocation** – The combination of investments, made up of asset classes like equities, fixed income and guaranteed funds needs to be in-line with your investor style and your investment time period.
- **Diversification** – This is an excellent way to manage risk. By having different types of investments there's a good chance that your entire portfolio won't suffer if one asset class is doing poorly. In other words, diversification helps reduce the effect that any one fund has on the performance of your overall portfolio.

Determine your investor style and review your investments to see if they can help you meet your needs by signing in to your account at **manulife.ca** and clicking on the '**My Investments**' tab and selecting '**Investor Strategy Worksheet**'. You can then select '**Change My Investments**' under the same tab if needed.

