



The first big step on your retirement journey

The Steps Retirement Program (“Steps”) is an online tool that enables you to set your retirement income goal (or yearly income in retirement), create a plan to help you achieve it, and track your progress. Steps helps you figure out how much money you’ll need when you retire. And how much you need to save during your working years to generate that money.

Steps combines your current salary and savings – with built-in assumptions to create a projection of your income at retirement. You can use the tool to determine how much you need to save and what changes you could make until retirement to stay on track. It works in three easy steps and is available in your online account at **manulife.ca/GRO**. Here is an overview of the process.

Set your retirement income goal

You begin by entering personal information and answering a few questions to set a retirement income goal.

- Do you want to include non-registered money or only registered savings, your Old Age Security (“OAS”) and Canada Pension Plan/Quebec Pension Plan (“CPP/QPP”) benefits, and your spouse’s information?
- Personal information includes current income, ongoing contributions, and your planned retirement age
- What retirement lifestyle do you want? The site features videos which illustrate the lifestyles you can expect at different levels of annual retirement income.



Manulife
Group Retirement Solutions

Step 1 | Where do I want to be? | Step 2 | How do I get there? | Step 3 | Am I on track?

When you create an estimate of your annual retirement income goal ...

Would you like to include government benefits? 

Yes, I would like to include: Canada/Quebec Pension Plan (CPP/QPP) benefits Old Age Security (OAS) benefits

No, I do not want to include any government benefits

Would you like to include information about your spouse?

Yes, I would like to create a retirement income goal that includes both of us.

No, I would like to set a goal for myself only.

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Create your plan

Next, complete the Investor Strategy Worksheet.

- Identify your tolerance to risk by completing the Investor Strategy Worksheet – it takes a couple of minutes
- The information you enter helps to estimate your annual retirement income

Investor Strategy Worksheet

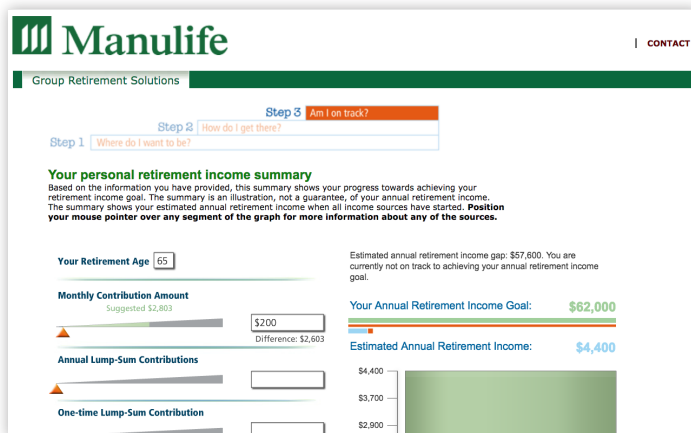
To help you discover your investor style, answer the following eight questions. During the enrolment process, you will be asked to select the funds in which you would like to invest your retirement savings. Knowing your investor style will ensure you select the right funds for you.

- 1. What is your investment horizon – when will you need this money?**
 - a. Within 3 years
 - b. 3-5 years
 - c. 6-10 years
 - d. 11-15 years
 - e. 15+ years
- 2. What is your most important investment goal?**
 - a. To preserve your money.
 - b. To see modest growth in your account.
 - c. To see more significant growth in your account
 - d. To earn the highest return possible.
- 3. Please indicate which statement reflects your overall view of managing risk:**
 - a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns.

Track your progress

Steps will generate your personal retirement income summary – a snapshot of your retirement income goal and estimated annual retirement income.

- Compare your annual retirement income goal and your estimated annual retirement income – are you on track or are you falling short?
- If you're on track, congratulations!
- If you're falling short, you can use the interactive calculator in this section to adjust your monthly contribution amount, your retirement age, or your retirement income goal.



Now you can regularly track your progress and adjust your retirement plan to stay on track.

Set your retirement income goal today. Sign in to your online account at manulife.ca/GRO. Under "Plan for Retirement," click "Set/Change My Goal."

