



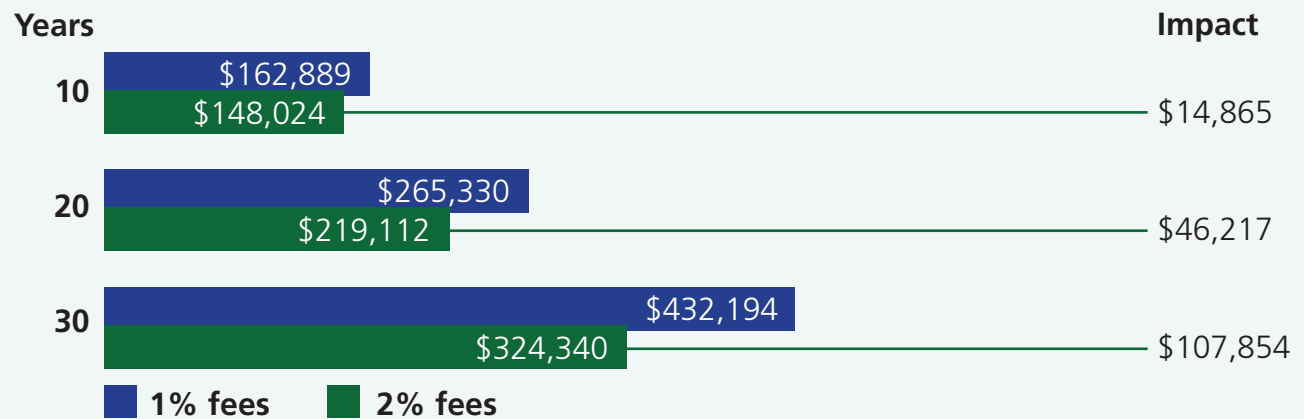
Everyone pays to invest – some facts about fees

You could have more in retirement savings by paying less in fees.

Investment management fees (IMFs) can add up over time and potentially impact your retirement savings. What are IMFs? When you pay IMFs, you're paying for a professional service. IMFs are charged by financial institutions on market-related funds to cover expenses and administration costs connected with fund management.

You may be familiar with the concept of a "group deal". It's similar with IMFs. As a member of a group retirement plan, the IMFs you pay are generally lower than the fees you would pay if you were to invest as an individual outside your group plan. More of your money goes toward your savings, which can help your savings grow.

Impact on savings



Based on a gross annual return of 6%.

Take a look at the table above to see how a 1% difference in IMFs can impact savings of \$100,000.

What's the best way to benefit from the IMFs that apply to your group plan?

- Start or increase your contributions to your group plan
- If your group plans allows it, consider transferring any assets you hold at other financial institutions to your group plan – the same lower IMFs will apply

To see the impact IMFs can have on your savings, try our fees calculator at manulife.ca/saveonfees. Sign in to your online member account to find out more about the IMFs.

