

Everyone pays to invest – **SOME FACTS** about fees

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

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.

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

