

Help clients build tailored investment solutions with Manulife Avenue Portfolios

Combining features of target date funds and asset allocation funds, Manulife Avenue Portfolios let plan members choose a complete, diversified portfolio that takes into account their planned retirement date and risk comfort level.

As an advisor who is comfortable selecting funds for your clients, Avenue Portfolios give you the ability to offer them a flexible, tailored investment solution that provides a means to manage fees.

Avenue Portfolios are designed for your clients who:

- have an employee base with a diverse demographic and varying degrees of investment knowledge and risk tolerance;
- want to take an active role in building their plan's investment solution;
- are looking for a solution that's easy, transparent, and helps keep plan members on track towards their goals.

How Avenue Portfolios work

Designed to work from enrolment to retirement, the Avenue Portfolios stay on track with members' investment goals while gradually reducing their risk exposure as retirement gets closer.

The Avenue Portfolios grid consists of 18 unique portfolios corresponding to three investor styles and six investment periods based on years to retirement. Each portfolio is aligned to a specific investor style and time horizon.

When they enroll, members are placed in the appropriate portfolio based on their investor style and expected retirement age.



Key benefits

For plan sponsors

Easy to build

Asset allocations are pre-set within the Avenue Portfolios, based on Manulife's strategic asset allocation formula. You and the plan sponsor populate the portfolios with a combination of investment funds from Manulife's i-Watch® program.

Flexibility and cost control

With the flexibility to customize the fund selection and fee structure of the Avenue Portfolios according to their needs, plan sponsors have more control over the fees their members pay.

Transparency

Plan sponsors and members can view the Investment Management Fees (IMFs) and performance of each portfolio and its underlying funds, which simplifies monitoring.

Comprehensive reporting

The Member Investment Behaviour Review helps plan sponsors manage their solution and plan governance by reporting on how investment options are being used by members and whether the investments are performing as expected.

For plan members

Simplicity

When they enroll, plan members only need to indicate their investor style – Conservative, Moderate or Aggressive – and the age at which they plan to retire, which will determine their investment period. They are then placed in the corresponding Avenue Portfolio.

Automated services

Two automated services keep members' portfolios on track.

- Quarterly Automatic Asset Rebalancing helps keep members' assets in line with their investment direction.
- Lifecycle Movement gradually adjusts members' asset allocations to reduce their exposure to risk over time, and to ensure that they are in the appropriate portfolio for their age and investor style.

Tools and resources

Members can find information on their portfolios as well as the historical performance and fees for their portfolio and each underlying fund on their statements and the secure member site. They can easily manage their accounts from the site, with the ability to view and change their investment direction if they need to.

Manulife support

You and your clients can count on Manulife's support and expertise for help throughout the process of building their solution.

Find out more about Manulife Avenue Portfolios and our group retirement solutions. Contact your Manulife representative.

