

Steps Retirement Program® ("Steps") Activity Report



THE MANUFACTURERS LIFE INSURANCE COMPANY





Steps Retirement Program® (“Steps”) Activity Report

This report provides an overview of the usage of the Steps Retirement Program goal setting tool among different segments of plan members, and their progress towards achieving their defined goals. You can use this report to assess members’ retirement readiness and determine the necessity to implement a targeted communication campaign tailored by sex or age group, to encourage members to set a retirement income goal or to take action to help them meet their retirement income goal.

Click on the sections of the report for more details:

1 Plan member summary

2 Member retirement income goal status

3 Member retirement readiness

4 Member progress to retirement readiness

Features:

- Can be generated for active or inactive members
- Choose your start and end dates
- Built-in benchmarking lets you compare to similar Manulife retirement



Steps Retirement Program® (“Steps”) Activity Report



Steps Retirement Program Activity Report

ABC Company
Level of information: Plan level summary

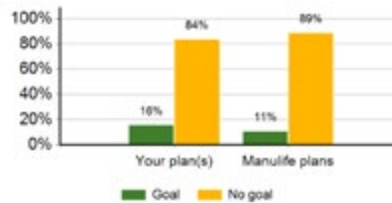
Active and Inactive members
From January 1, 2016 to November 30, 2016

You define your start and end dates.

Plan member summary

Members setting a retirement income goal

	Jan 1, 2016		Nov 30, 2016		Goal change
	Goal	No goal	Goal	No goal	
Your plan(s)	17%	83%	16%	84%	▼-1%
Manulife plans	11%	89%	11%	89%	0%



See how many of your members set retirement income goals, how it compares to a previous period, and how it compares to similar plans at Manulife.

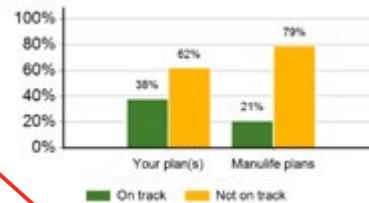
Member goal activity during period

	New members		Existing members		Total count	Total percentage
	Count	Percentage	Count	Percentage		
Set goal for the first time	0	0%	8	2%	8	2%
Updated goal information	0	0%	23	7%	23	6%

Are you satisfied with the number of members setting a retirement income goal?

Members on track toward their retirement income

	Jan 1, 2016		Nov 30, 2016		On track change
	On track	Not on track	On track	Not on track	
Your plan(s)	32%	68%	38%	62%	▲6%
Manulife plans	22%	78%	21%	79%	▼-1%



Are your members on track towards meeting their retirement income goal?



Steps Retirement Program® (“Steps”) Activity Report Cont’d



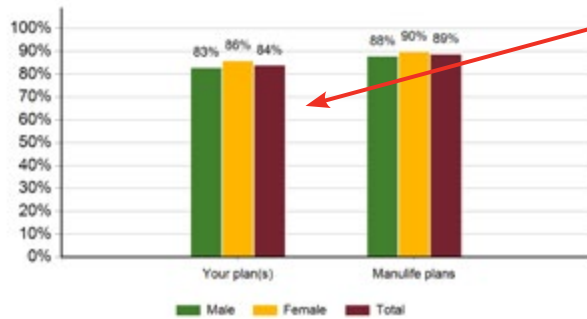
Steps Retirement Program Activity Report

ABC Company
Level of information: Plan level summary

Active and Inactive members
From January 1, 2016 to November 30, 2016

Member retirement income goal status

Members that have not set a retirement income goal by sex

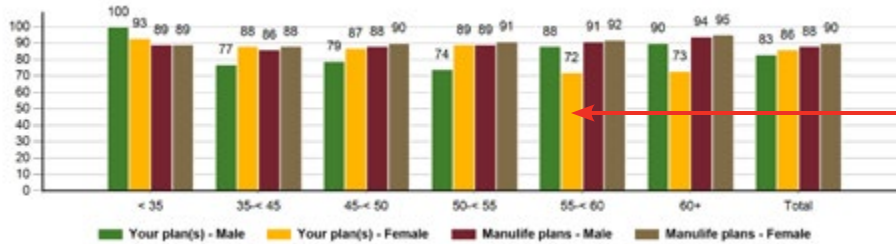


	No goal	Goal	Total
Male	158	32	190
New	31	0	31
Existing	127	32	159
Female	185	31	216
New	53	1	54
Existing	132	30	162
Total	343	63	406
New	84	1	85
Existing	259	62	321

Compare your plan members who have not set a retirement income goal to all Manulife group retirement plans.

Are members who joined the plan in this reporting period, more likely to set a retirement income goal than existing members?

Members that have not set a retirement income goal by age group



Quickly see what age group are less active in their retirement planning.

	< 35	35-45	45-50	50-55	55-60	60+	Total
Set a goal							
Male	0	11	8	8	3	2	32
Female	2	8	6	4	7	4	31
Not set a goal							
Male	28	37	31	23	21	18	158
Female	27	56	39	34	18	11	185
Total members	57	112	84	69	49	35	406

Identify any clusters of groups that may benefit from more attention.



Steps Retirement Program® (“Steps”) Activity Report Cont’d



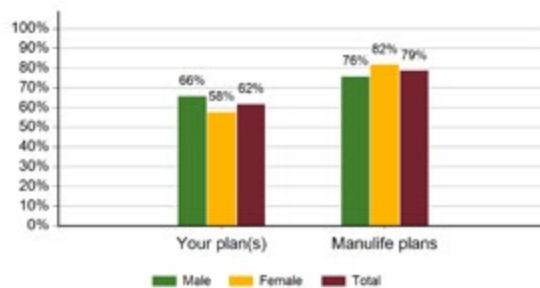
Steps Retirement Program Activity Report

ABC Company
Level of information: Plan level summary

Active and Inactive members
From January 1, 2016 to November 30, 2016

Member retirement readiness

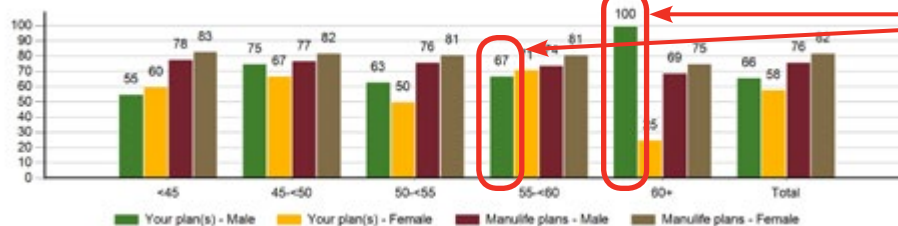
Members that are not on track to meeting their retirement income goal by sex



	Not on track	On track	Total
Male	21	11	32
New	0	0	0
Existing	21	11	32
Female	18	13	31
New	1	0	1
Existing	17	13	30
Total	39	24	63
New	1	0	1
Existing	38	24	62

Highlights the number of members not on track to reach their retirement income goal.

Members not on track to achieving their retirement income goal by age group



Are your members on track towards their retirement as they reach their retirement age?

	<45	45-50	50-55	55-60	60+	Total
On track						
Male	5	2	3	1	0	11
Female	4	2	2	2	3	13
Not on track¹						
Male	6	6	5	2	2	21
Female	6	4	2	5	1	18
Total members	21	14	12	10	6	63

¹ Members who are not on track are those whose current estimated annual retirement income falls short of their Steps income goal



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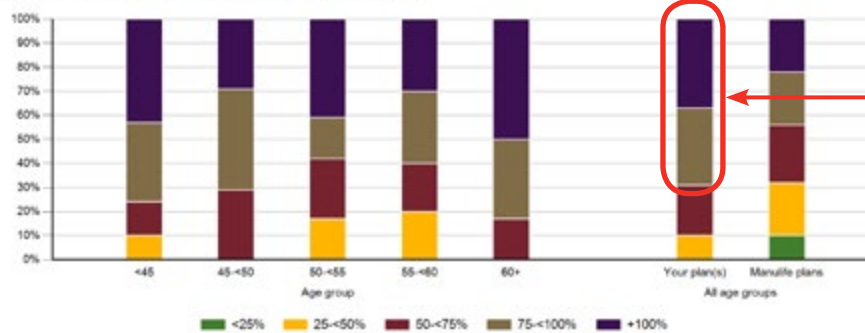
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ABC Company
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Active and Inactive members
From January 1, 2016 to November 30, 2016

Members progress to retirement readiness

Members progress to retirement income goal by age group



As a plan sponsor, you want to see more of your members in the 75% to 100% category - within reach of their retirement income goal.

Steps goal progress ¹ / Age group	<25%	25-<50%	50-<75%	75-<100%	100% or more
<45	0%	10%	14%	33%	43%
45-<50	0%	0%	29%	42%	29%
50-<55	0%	17%	25%	17%	41%
55-<60	0%	20%	20%	30%	30%
60+	0%	0%	17%	33%	50%
Your plan(s)	0%	10%	21%	32%	37%
Manulife plans	10%	22%	24%	22%	22%

Does your plan illustrate a progression towards more members reaching their retirement income goal?

¹ Member's progress is based on the current ratio of their annual estimated retirement income compared to their retirement income goal

