

The Retirement Calculator

Plan for life

How-to guide

This retirement income projection tool provides a practical look at your plans for the future.

Fill in the required data in each section:

- ► Personal information
- ► **Retirement goals:** input the actual amount of retirement income or use the replacement ratio formula based on your current salary
- ► **Personal sources of income:** enter your personal savings or other income you might have at retirement (ex.: rental income)

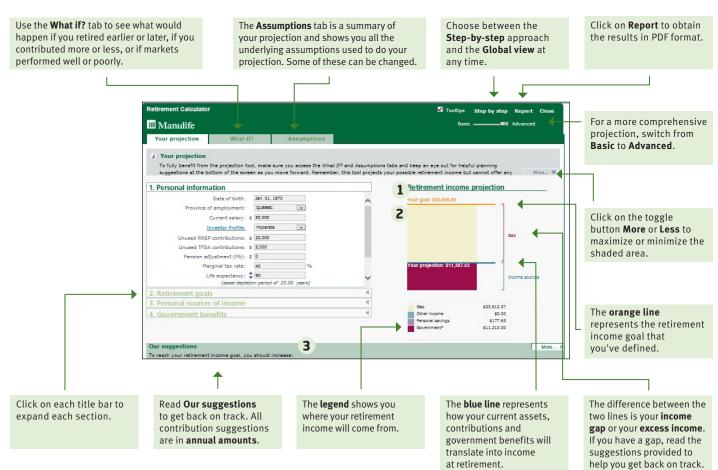
Then you'll arrive at the estimated retirement income projection graph.



If you're a member of a Manuvie group program, your group assets will be prefilled.

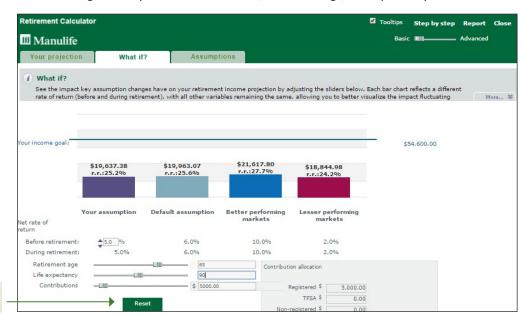
Here's how to read it:

- ► The graph shows you your projection (1)
- ► View the gap (2)
- Read our suggestions to help you address the gap (3)



Click on the What if? tab

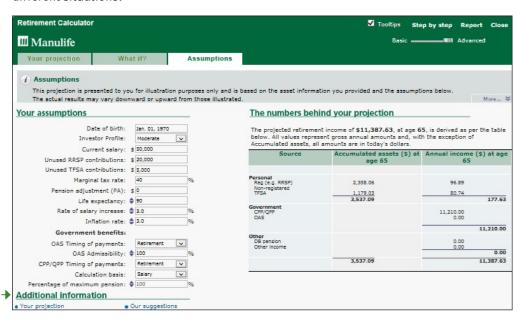
You can change four key factors: rate of return, retirement age, life expectancy and contributions.



Click on **Reset** to come back to your original projection.

Click on the Assumptions tab

Review the assumptions, leave the prefilled data as is or modify some to simulate different situations.



Click on the bullets to view **Additional information**.

What's next?

It's a good idea to review your plan every six months or at least once a year to make sure you're on the right track.

For additional guidance, visit **www.planforlife.ca**, call Manulife or speak to your financial advisor.

manulife.ca

