**<Subject> New contribution calculator and app from Manulife Financial available mid-December 2013**

**Maximize the benefits of the group retirement program**

Manulife Financial has developed a new interactive calculator to help you calculate how much to contribute, so you can take full advantage of the benefits of the group retirement program.

The calculator is a quick and easy way to help determine a contribution amount that works best for you. If you’re not already contributing as much as you can, this calculator will show you the effects different contribution amounts may have on your monthly income at retirement. You can also print a report of the calculations or email yourself the results.

You are encouraged to take a few minutes to try it out. The Benefit to the MAX calculator is located on Manulife’s secure website. Look in the **Learning Centre > Financial Planning Resources > Tools and Calculators**. If you want to use it on your smartphone or tablet, you can download a free app from your favourite app source – Apple App Store, BlackBerry World or Google Play.