

Goals-Based Investing Program Overview Video

Retirement planning can be stressful. And there are few words that cause people more stress than these two...

What if?

What if I get sick?

What if I live to be 100?

What if I run out of money?

What if... you could have greater confidence in your retirement planning?

Planning for the retirement phase of life is very different from the pre-retirement phase.

Introducing Manulife's Goals-Based Investing – a program that focuses on the retirement stage of life.

A new and innovative solution that builds a plan around the retirement income goals of an individual.

To the average Canadian, planning a life's worth of finances can be overwhelming.

Using our Goals-Based Investing tool as your guide, you can make it less intimidating...

...and have a real chance of achieving your goals.

How does the Goals-Based Investing Tool work?

We start with advanced analytics.

The proprietary data we've collected over 130 years in the insurance and investment business lets us show clients what people like them typically spend in retirement...

...as well as how their health could affect future plans.

Once you have an accurate understanding of retirement spending needs, the GBI Tool helps create a custom retirement plan based on a Liability-Driven Investment strategy.

Liability-Driven Investing is an institutional investment strategy that Manulife is bringing to retail clients for the first time.

This strategy focuses on trying to match the client's retirement income needs with the income their investment pays out.

And we haven't forgotten goals and priorities can evolve along the way. Manulife's innovative GBI Tool can adapt to clients' changing retirement goals at any time.

Manulife Goals-Based Investing. Head into retirement confidently.

Supers:

What if I get sick?	Institutional investment
What if I live to be 100?	strategy
What if I run out of money?	Retail clients first time
What If	Income needs = Income payout
(Manulife Logo)	Adapts to new goals
Goals-Based Investing (GBI)	(Manulife logo)
advanced analytics	Goals-based Investing
Liability-Driven investing	

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The GBI Program tool is for educational and illustrative purposes only. Projected expenses and income illustrated by the GBI Program tool are estimates and not guaranteed and should not be construed as a contractual undertaking. Projected income levels (cash flows) are based on investments in mutual fund securities and assume there will be cash flows through redemptions. If your redemptions exceed your GBI goal recommended payout percentages, you will eventually deplete your investment and you will no longer receive income. You and your advisor are responsible for considering what meets your investment needs, and for determining your appropriate investment strategy based on your finances and other circumstances.

The GBI Program helps investors meet their projected minimum income with a higher degree of confidence. The term "confidence" refers to the probability that the investment strategy used in the GBI Program will provide at least the total projected minimum income (as shown in the GBI Program tool) over your selected retirement period. It assumes you make the initial and future contribution amounts you selected and uses interest rates current on the date of the illustration. Depending on your specific circumstances, your projected minimum income may be insufficient to cover your projected expenses, which may impact your GBI goal status.

The confidence assessment is based on simulated outcomes, using historical volatility and correlation parameters to forecast returns. Simulations have been developed for sample cases that may or may not be representative of your situation. Outcomes may differ for several reasons, including but not limited to changes in the market value of underlying assets, interest rate movements, credit defaults, changes to the timing or amounts of purchases, switches and redemptions, and other unforeseen circumstances. Consult with your advisor to understand these outcomes and your specific circumstances.

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