



Are you ready for tomorrow?

Canadian Bank Note Pension and Savings Plan



Today's agenda

- **Program overview**
- **Importance of saving**
- **Investment review**
- **Tools and support**



OVERVIEW OF YOUR PROGRAM



THE FUTURE WISE EXPERIENCE



Feel confident about investing

Competitive Fees

A simple approach to savings

An easy transition to retirement

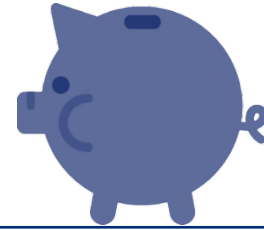
PROGRAM OVERVIEW



[CORE]

RPP

Registered Pension
Plan



[FLEXIBLE]

RRSP (NEW)

Registered Retirement
Savings Plan

TFSA (NEW)

Tax Free
Savings Account

WHAT'S IN IT FOR YOU – PENSION PLAN

You contribute:

Member Required: 3% of base pay

**Member Enhanced: Up to 2% of base pay
(whole percentages)**

**Member Voluntary: Allowed up to ITA
limits (whole percentages)**

And Canadian Bank Note will match 100%
of member required and enhanced
contributions

WHAT'S IN IT FOR YOU - RRSP AND TFSA

Benefits of a Registered Retirement Savings Plan (RRSP):

- Investment vehicle to be used for long-term savings and retirement goals as part of a global strategy.
- Immediate tax relief.
- Tax-deferred growth.

Benefits of a Tax-Free Savings Account (TFSA):

- Investment vehicle to be used for short-term savings goals like buying a car or for vacations and as part of a long-term retirement savings strategy.
- Withdrawals are not taxed.
- Savings in a TFSA grow tax-free.

UPDATES TO THE PENSION PLAN INVESTMENT OPTIONS

KEY DATES

December 18, 2020:
MLI Mercer Custom
Balanced will be
removed.

<DATE> : Your money
will move to the new
replacement fund

GOING FROM A STATIC PICTURE

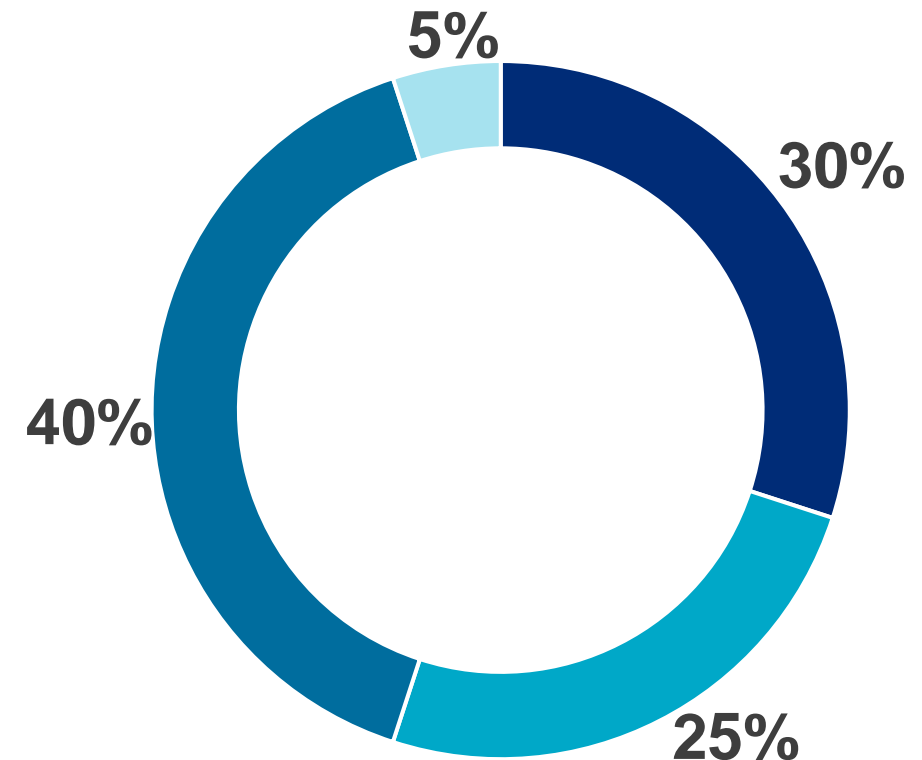
MERCER CUSTOM BALANCED FUND

■ 7902 - Mercer Canadian Equity Fund - 30 %

■ 8901 - Global Equity - 25 %

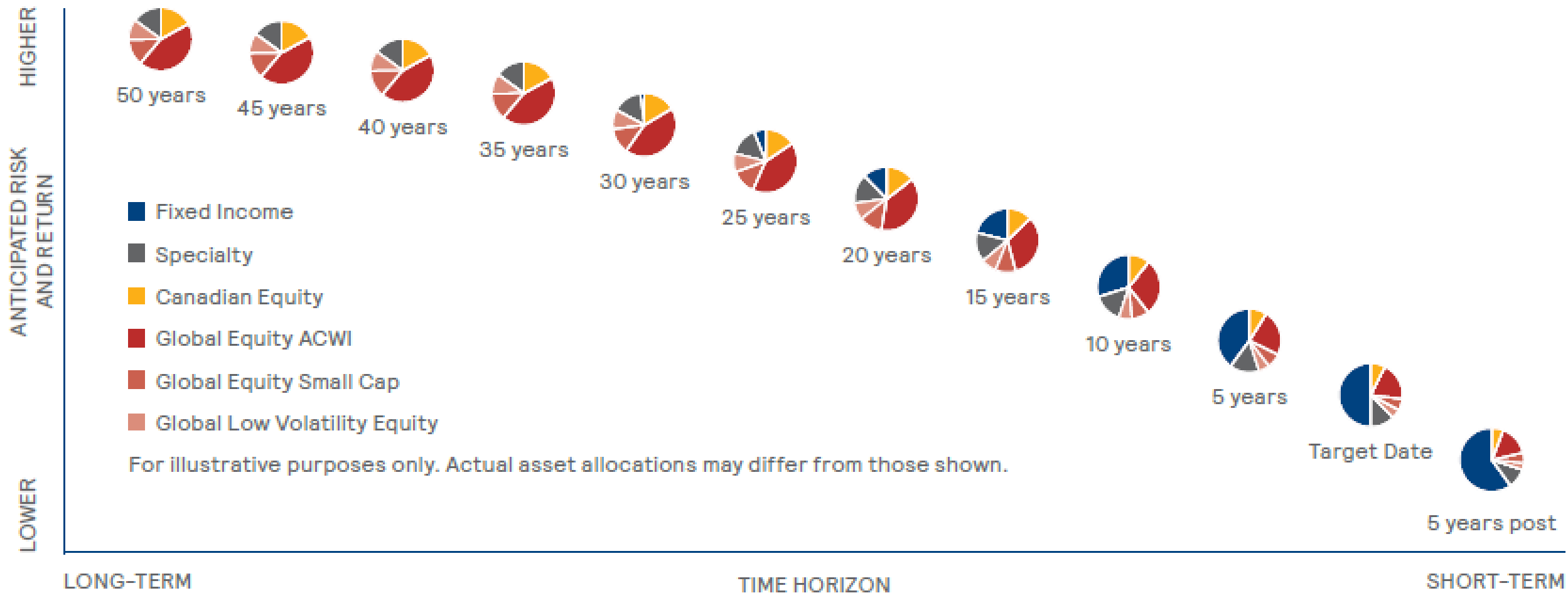
■ 4901 - Bond Fund - 40 %

■ 3901 - Money Market Fund - 5 %



... TO A DYNAMIC ACTION MOVIE

MERCER TARGET DATE FUNDS



WHAT'S NEXT

- ✔ Set up your online account at manulife.ca/GRO
- ✔ Review your investment guide
- ✔ Set up a meeting with a PlanRight Advisor if you need advice

WHAT CAN BE DONE ONLINE



Change to your investment instructions or transfer of money between funds.

- Online: by login in your account.

- Over the phone: Contact the Manulife Customer service by using CBN Toll-Free Number at **1 866 381-0532**

The screenshot shows the Manulife website interface with a navigation bar at the top containing: Home, My Account, My Investments, Plan for Retirement, Learning Centre, and My Profile. The main content area is divided into several sections:

- PLAN INVESTMENT INFORMATION**: See information about the investments available in your plan. Includes links for [Investment Information](#), [Unit Values](#), and [Interest Rates](#).
- CHANGE INVESTMENTS**: Transfer your existing savings between investments. Includes a link for [Transfer Between Investments](#), which is highlighted with a red box and a red arrow.
- INVESTMENT WATCH (I-WATCH)®**: Learn about Manulife's program for selecting and monitoring funds and fund managers. Includes a link for [Learn More](#).
- MY PERSONAL RATES OF RETURN**: View personal rates of return for your account and for each investment you hold. Includes a link for [My Personal Rates of Return](#).
- MATURING GUARANTEED INTEREST ACCOUNT DEPOSITS**: See Details of your Guaranteed Interest Account Deposits that are approaching maturity. Includes links for [View Maturing GIAs](#) and [View Maturing GIA Instructions](#).
- MY INVESTMENT INSTRUCTIONS**: See how your ongoing contributions to your account will be invested. Includes links for [View My Investment Instructions](#), [Change My Investments Instructions](#) (highlighted with a red box and a red arrow), and [My Investor Strategy Worksheet](#).

THE IMPORTANCE OF SAVING



REALITY CHECK



2 out of 3
Canadians
age 50 and over
do not have a
retirement strategy



60%
of Canadians
feel stress over
their current
financial situation



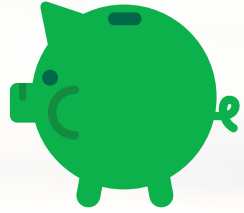
Employees
across ALL income
levels want to
save more

Source: Mercer Canada's Inside Employees Minds™ Survey, 2018

WHY SAVE?



HERE'S WHAT MATTERS



How much you
save



For how
long



And what
returns
you make



THE SOURCES OF RETIREMENT INCOME

Canadians generally rely on **three sources** of retirement income

- Personal Savings
- Group retirement programs
- Government programs



BENEFITS OF PARTICIPATING IN YOUR PROGRAM



Easy-to-use
planning tools

Quality
investment
options

Very low
plan fees

Free
independent
financial
advice

A simple
approach to
saving

A SMALL INCREASE IN CONTRIBUTIONS CAN MAKE A BIG DIFFERENCE

Contribute \$2,000/year
\$139,522



Contribute \$2,200/year
\$153,474



Contribute \$2,400/year
\$167,425



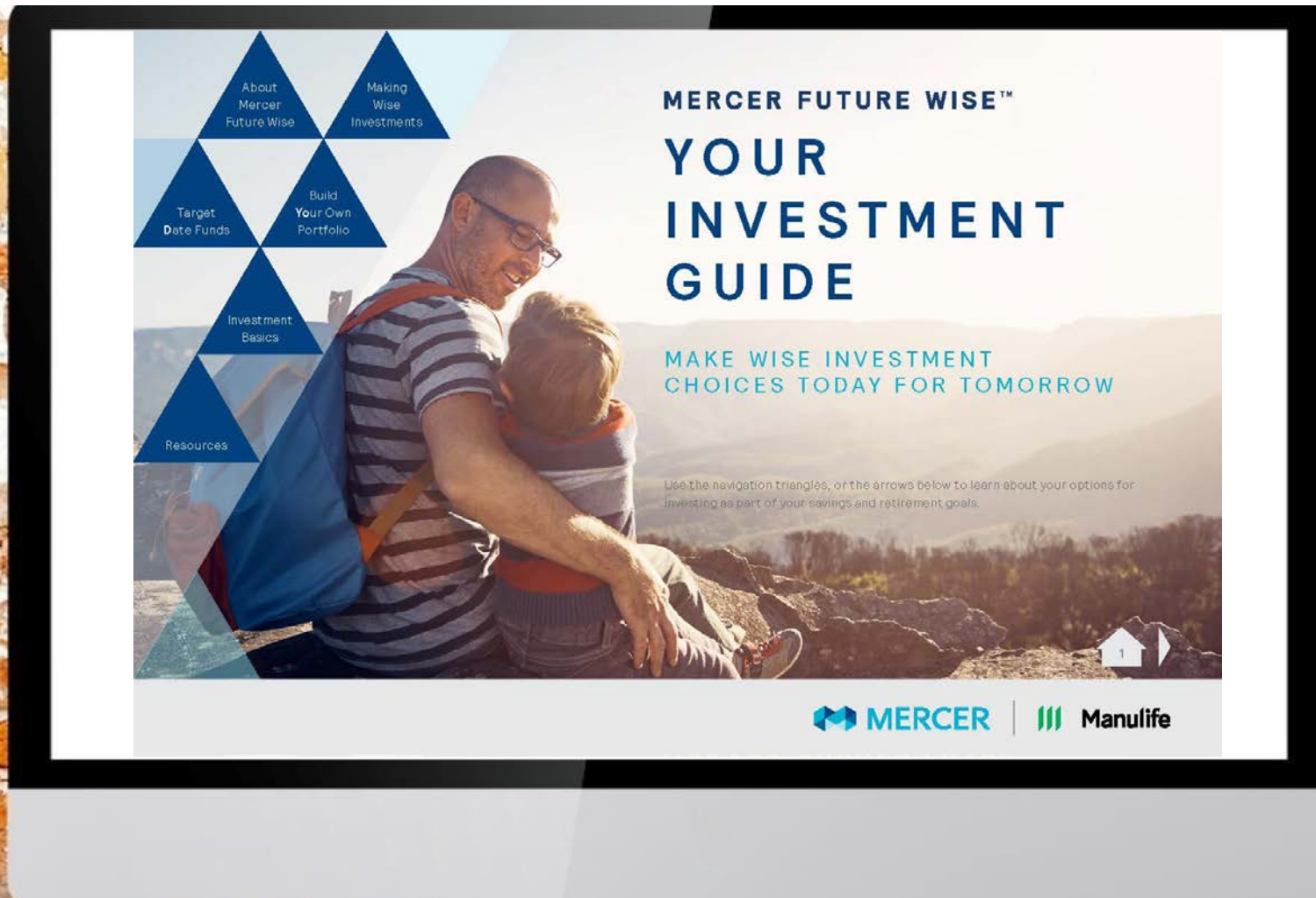
Assumptions: Contributions made at the beginning of each year for 30 years, compounded annually, at 5% rate of return.



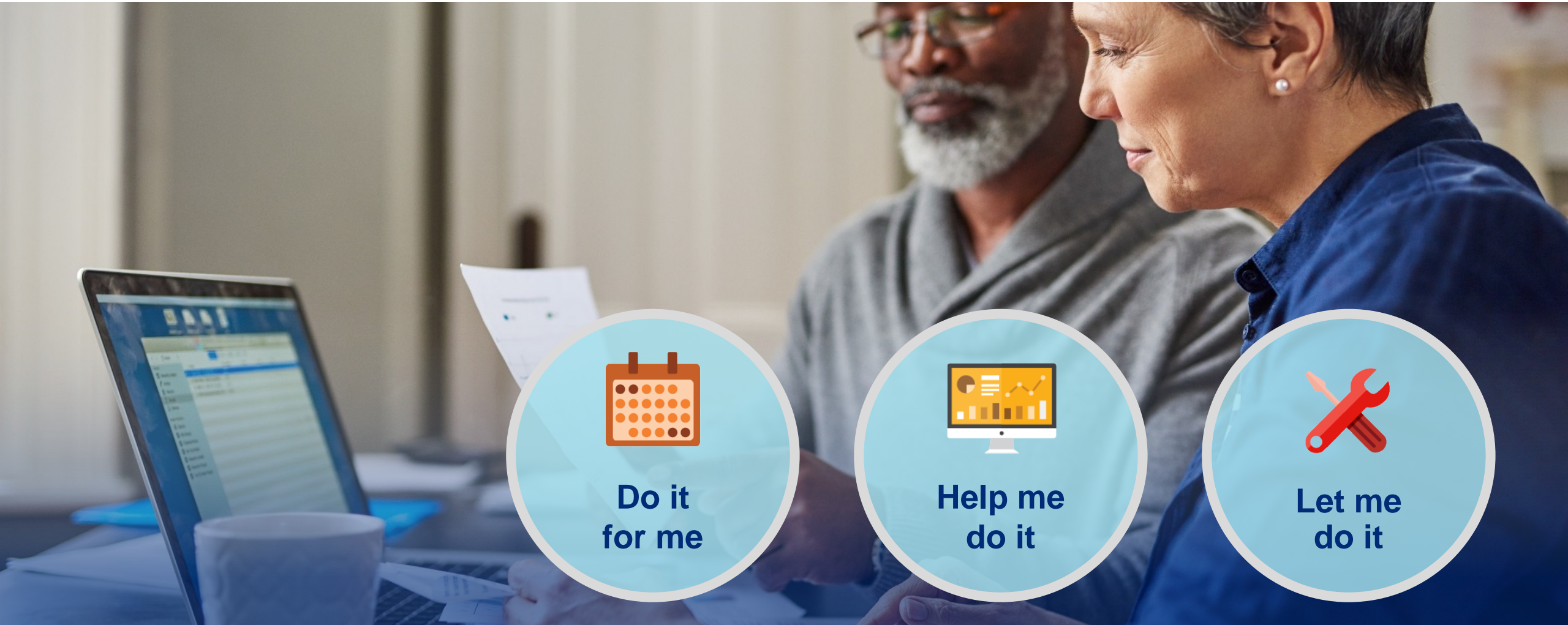
**REVIEW YOUR
INVESTMENT
OPTIONS FOR ALL
YOUR PLANS (RPP,
RRSP AND TFSA)**



YOUR INVESTMENT GUIDE



HOW TO PICK YOUR INVESTMENTS



**Do it
for me**



**Help me
do it**



**Let me
do it**

TARGET DATE FUNDS



Pick a fund based on when you plan to start accessing your money.


I EXPECT
TO RETIRE
SOON

I'LL
LIKELY
RETIRE
YEARS
LATER

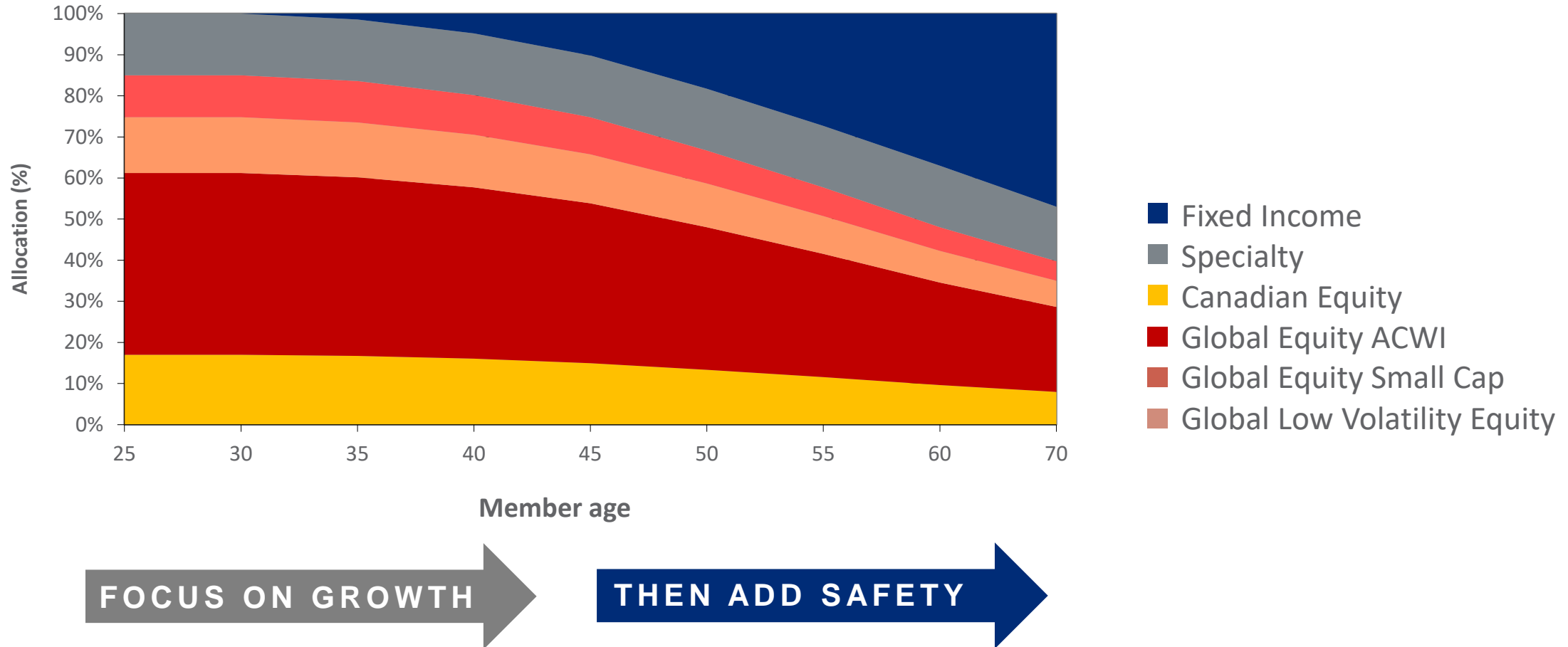


1	Manulife Mercer 2020 Target Date Moderate Fund
2	Manulife Mercer 2025 Target Date Moderate Fund
3	Manulife Mercer 2030 Target Date Moderate Fund
4	Manulife Mercer 2035 Target Date Moderate Fund
5	Manulife Mercer 2040 Target Date[Moderate Fund
6	Manulife Mercer 2045 Target Date Moderate Fund
7	Manulife Mercer 2050 Target Date Moderate Fund
8	Manulife Mercer 2055 Target Date Moderate Fund
9	Manulife Mercer 2060 Target Date Moderate Fund

TARGET DATE FUNDS



Here's what happens when you pick a target date fund



BUILD YOUR OWN



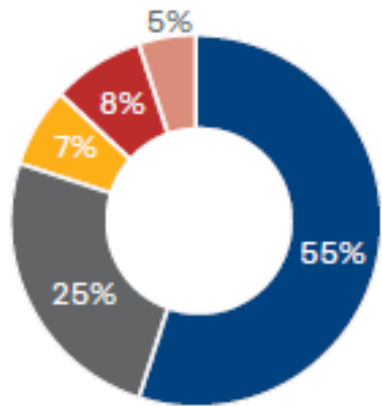
**HOW
COMFORTABLE
ARE YOU
WITH RISK?**



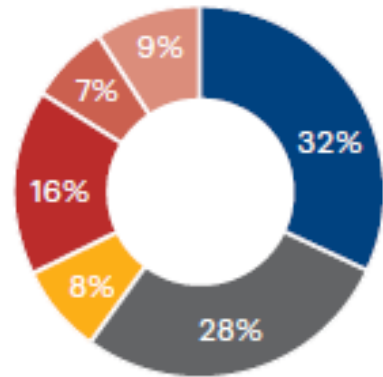
BUILD YOUR OWN MODEL PORTFOLIOS



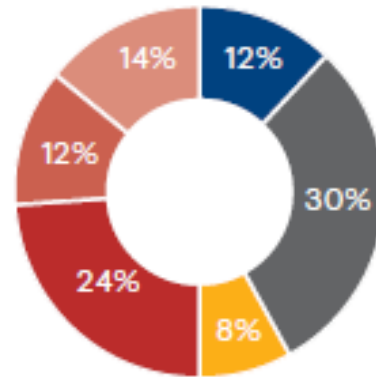
Suggests an asset mix that matches your risk tolerance to help you build your own portfolio



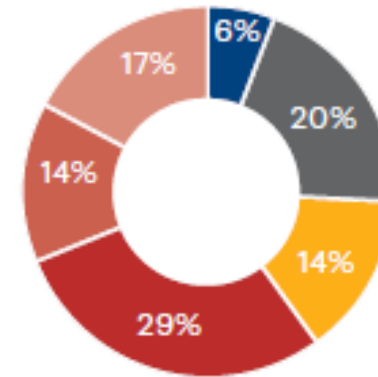
Conservative



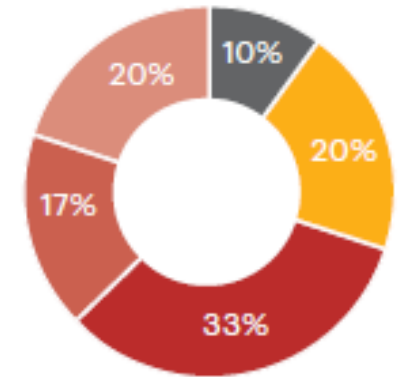
Moderate



Balanced



Growth



Aggressive

- Fixed Income
- Specialty
- Canadian Equity
- Global Equity ACWI
- Global Equity Small Cap
- Global Low Volatility Equity

BUILD YOUR OWN INVESTMENT OPTIONS



1	Manulife Mercer Canadian Equity Fund
2	Manulife Mercer Global Small Cap Equity Fund* Manulife Mercer Global Equity ACWI Fund Manulife Mercer Global Low Volatility Equity Fund
3	Manulife Schroder Diversified Growth Fund
4	Manulife BlackRock Listed Real Assets Fund
5	Manulife Mercer Bond Fund Manulife Mercer Money Market Fund

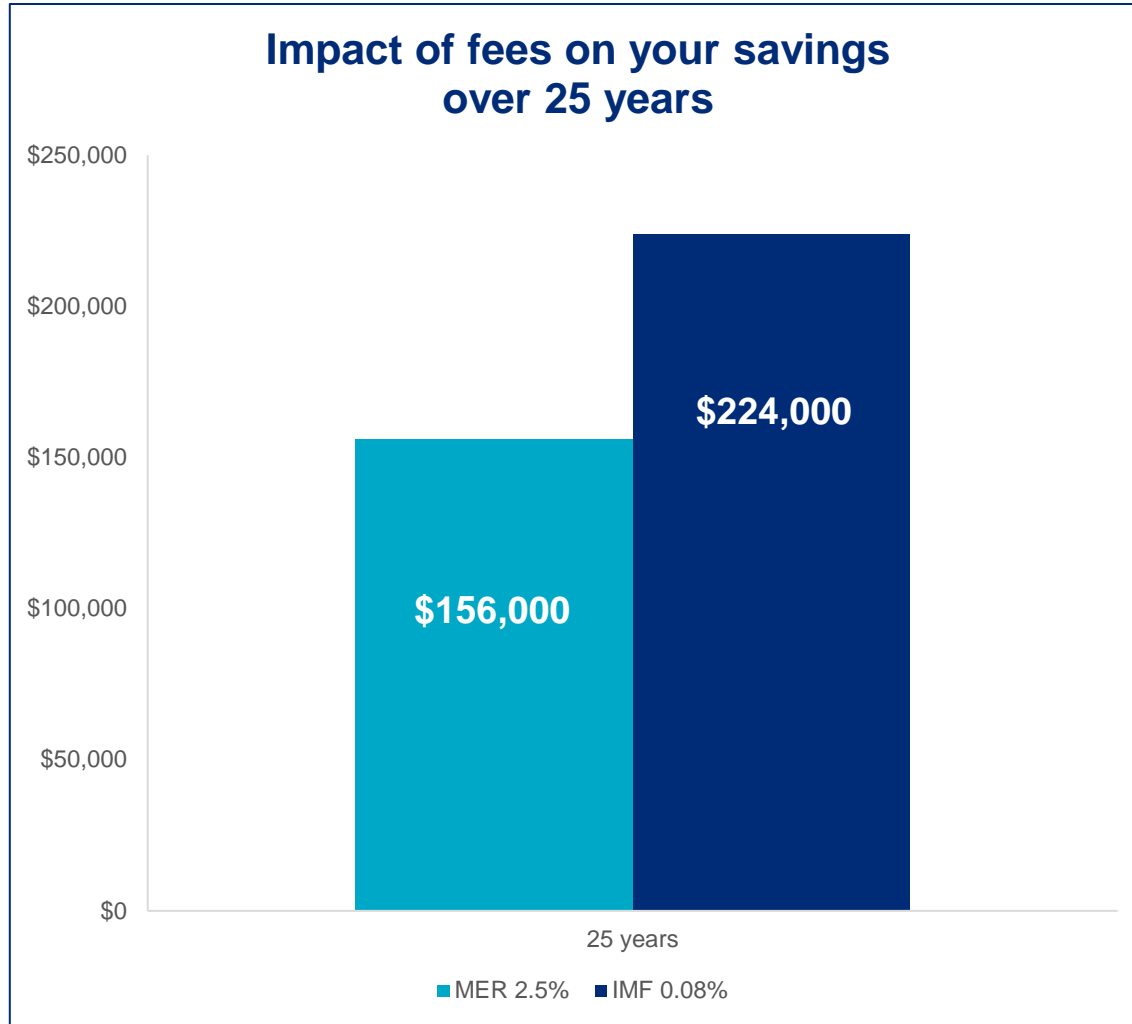
* 10% maximum when investing in this fund.

WHAT ARE THE FEES THAT YOU PAY?

- Two types of investment management fees (IMF) :
 - **Segregated Fund Operating Expenses ("SFOE")**: flat annual 0.05% of the account balance.
 - **Underlying Fund Operating Expenses ("UFOE")**: annual percentage of the account balance, varies by fund.

**Canadian Bank Note is paying the majority of your IMFs.
You pay between 0.02% to 0.26% depending on your investment choices.**

COMPETITIVE FEES



Paying lower fees can help your money grow!

Over a span of **25 years**, you could earn an additional **\$46,000** by paying 1.75% less in fees.

Assumptions:

Contributions made bi-weekly for 25 years.
Annualized rate of return is compounded bi-weekly at 6% (before fees). Annual Salary of \$65,000

TOOLS AND SUPPORT



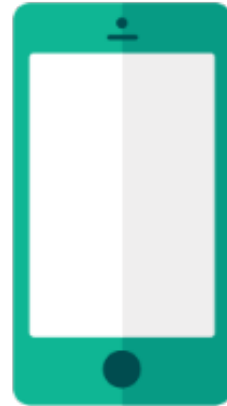
REMEMBER TO

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TOOLS AND RESOURCES



Videos



Manulife Mobile



Financial Wellness
Assessment

PLANNING AND ADVICE WITH OUR PLANRIGHT® ADVISORS

For your most important
financial decisions

Our salaried advisors will meet with you and your family to give you advice about how to save, invest and protect your family.



QUESTIONS?



CONTACT MANULIFE

Customer Service

- Phone: **1 866 381-0532**
- Email: gromail@manulife.ca

PlanRight

- Request an appointment by visiting manulife.ca/mercerfuturewise/talk-to-an-advisor



THANK YOU

