Where are you on your retirement planning *journey?*

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The Manufacturers Life Insurance Company

Agenda

- Preparing for your future
- Your Seafarers' pension plan
- Choosing the right funds for you
- Protect your loved ones
- How Manulife can help
- Q & A

INTERNAL

Preparing for your *future*

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Adding up your retirement years

- The average Canadian retirement age is 65.4
- Upon reaching the age of 65, the average:
  - Male will live 19.5 years
  - Female will live 22.3 years

Source:
Average life expectancy (based on age 65): Table: 13-10-0389-01 Release date: 2019-05-30 / https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1310038901
Average retirement age (Private sector): Table: 14-10-0060-01 (formerly CANSIM 282-0051) Release date: 2024-01-05 / https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410006001

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INTERNAL

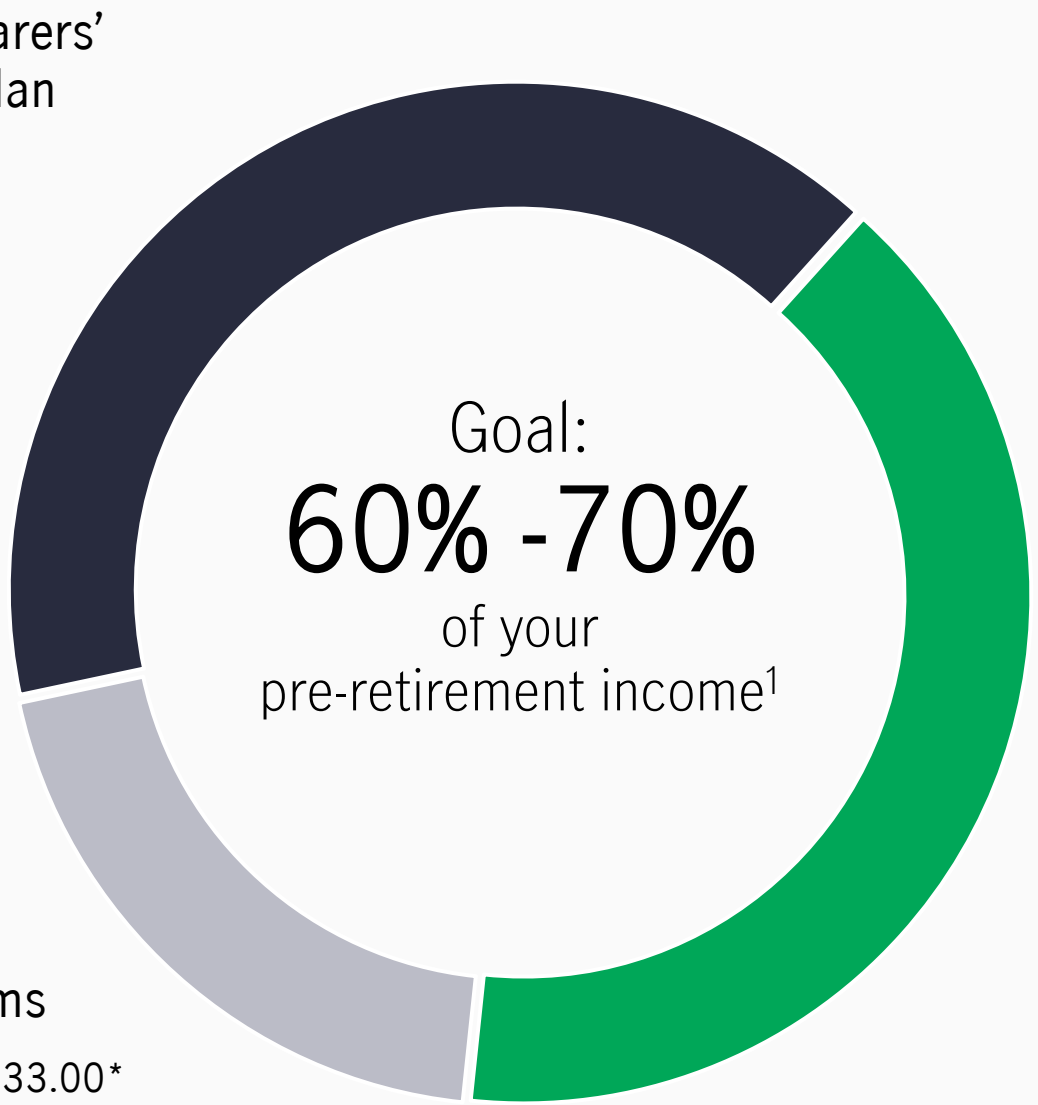
Put time on *your side*

The earlier you start saving the better, but it's never too late!

If you start in your...	20s	30s	40s	50s
Percentage of income you must save for retirement:				
	7%	12%	22%	52%

Where your *retirement income* may come from

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



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*maximum amounts as of January 1, 2025
[1] ontario.ca (Suggested goal only. Choose a goal that is right for you.)

INTERNAL

Your Seafarers' *pension plan*

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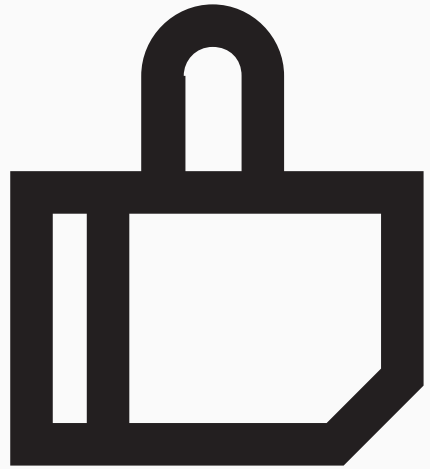
Advantages of your plan

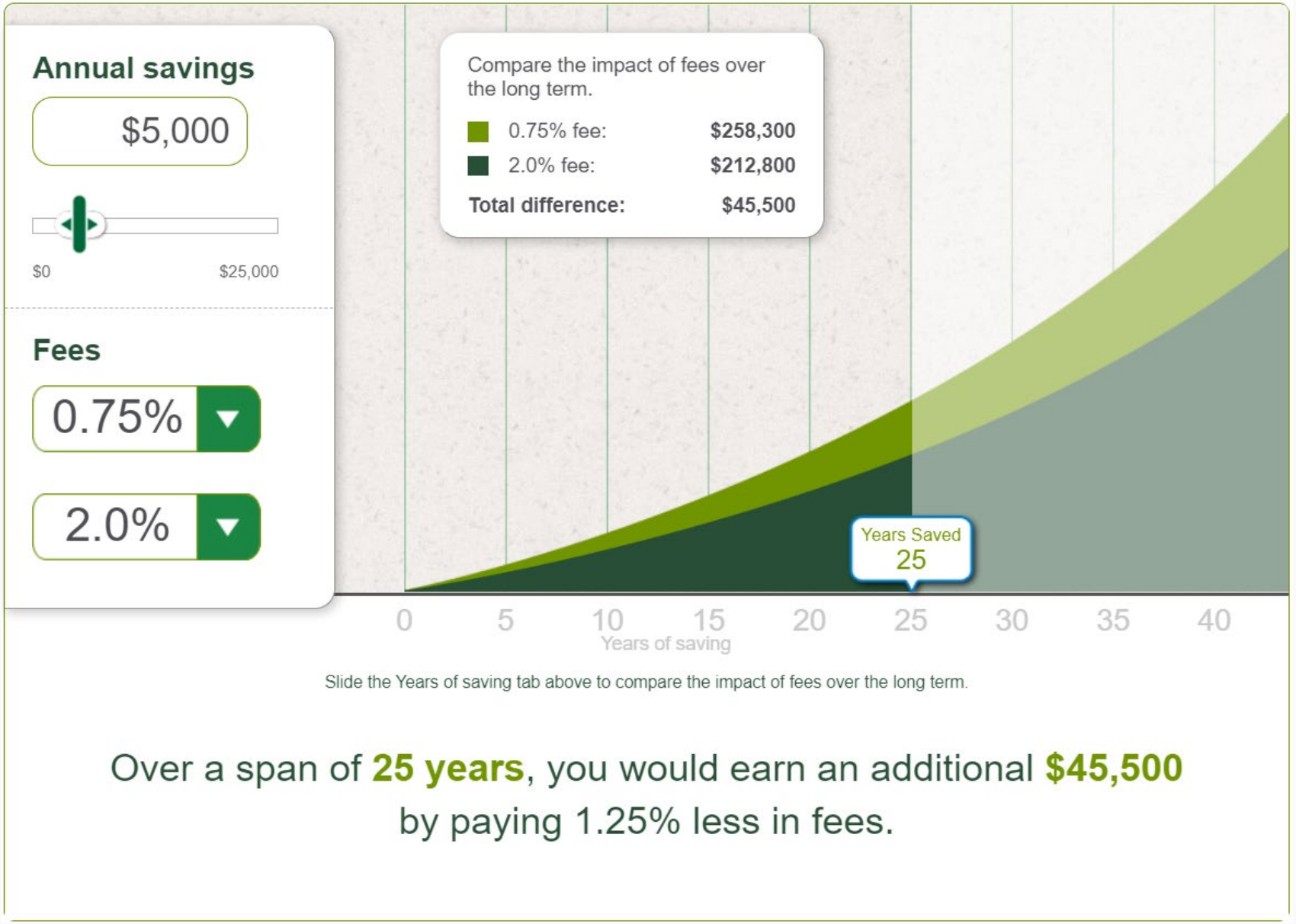
- Contributions made by Seafarers' help boost your retirement savings
- Competitive investment fees
- Financial advice
- Convenient access to online resources



INTERNAL

The *benefit* of paying lower fees

Assuming an investment makes a 6% return (before fees)



For illustration purposes only

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INTERNAL

Choosing the *right funds* for you

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Your *funds*

Ready-made

Don’t really want to think about investing?

All you have to do is tell us when you will take your money out.

- Target date funds

Guided

Somewhat interested in investing?

Tell us how you feel about risk and we’ll match you to the best fund.

- Asset allocation funds

Do-it-yourself

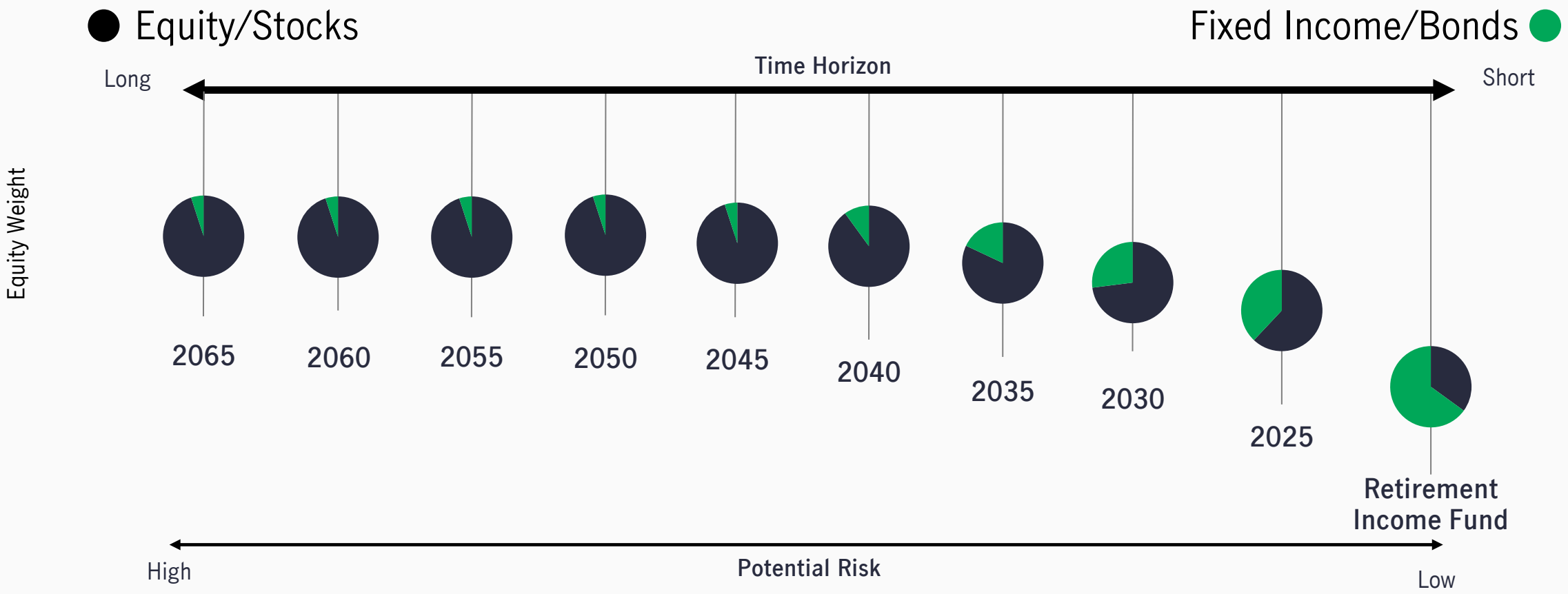
Want to make your own choices?

When you choose your risk profile and select your funds, we’ll show you if your choices match your profile.

- Choose from the available fund options

INTERNAL

Ready-made: Target date funds



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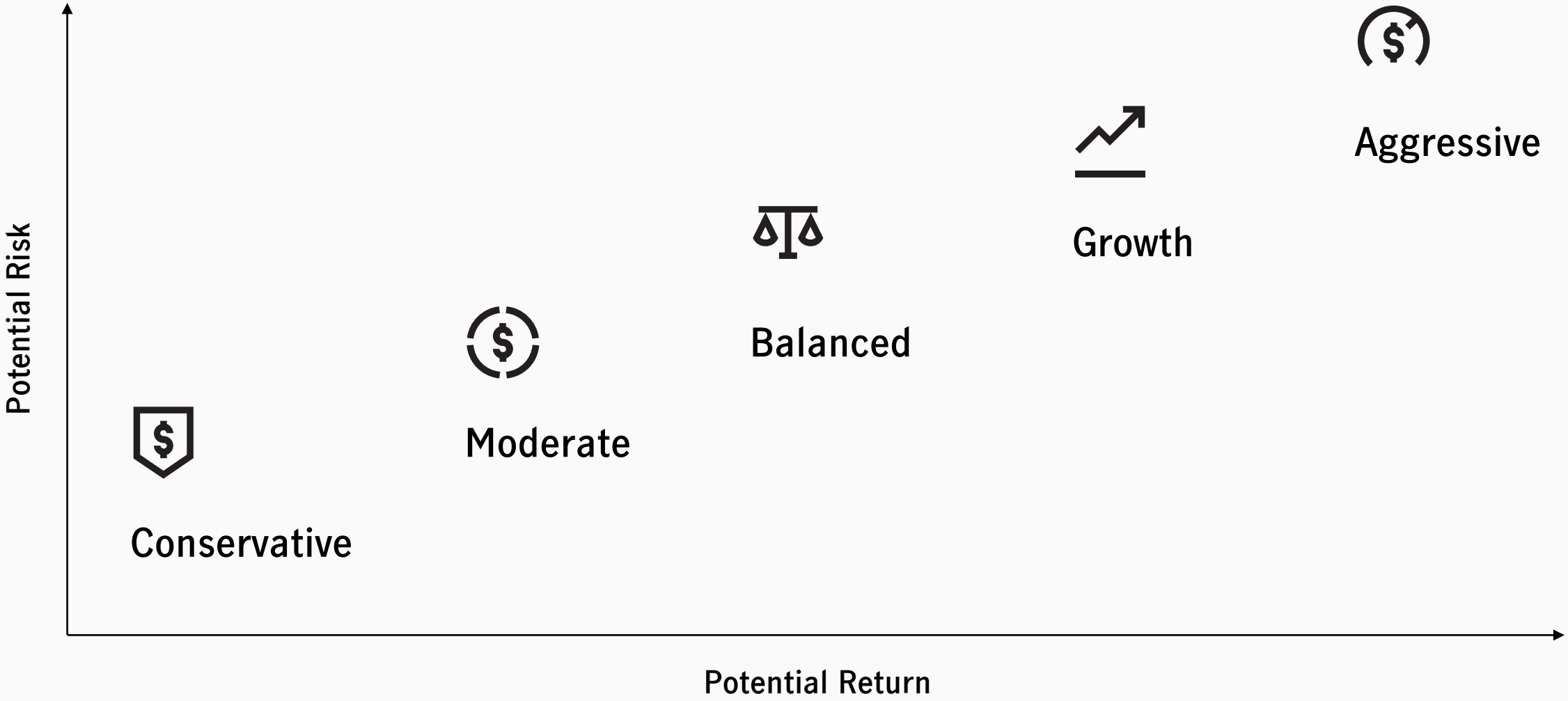
How *comfortable* are you with risk?



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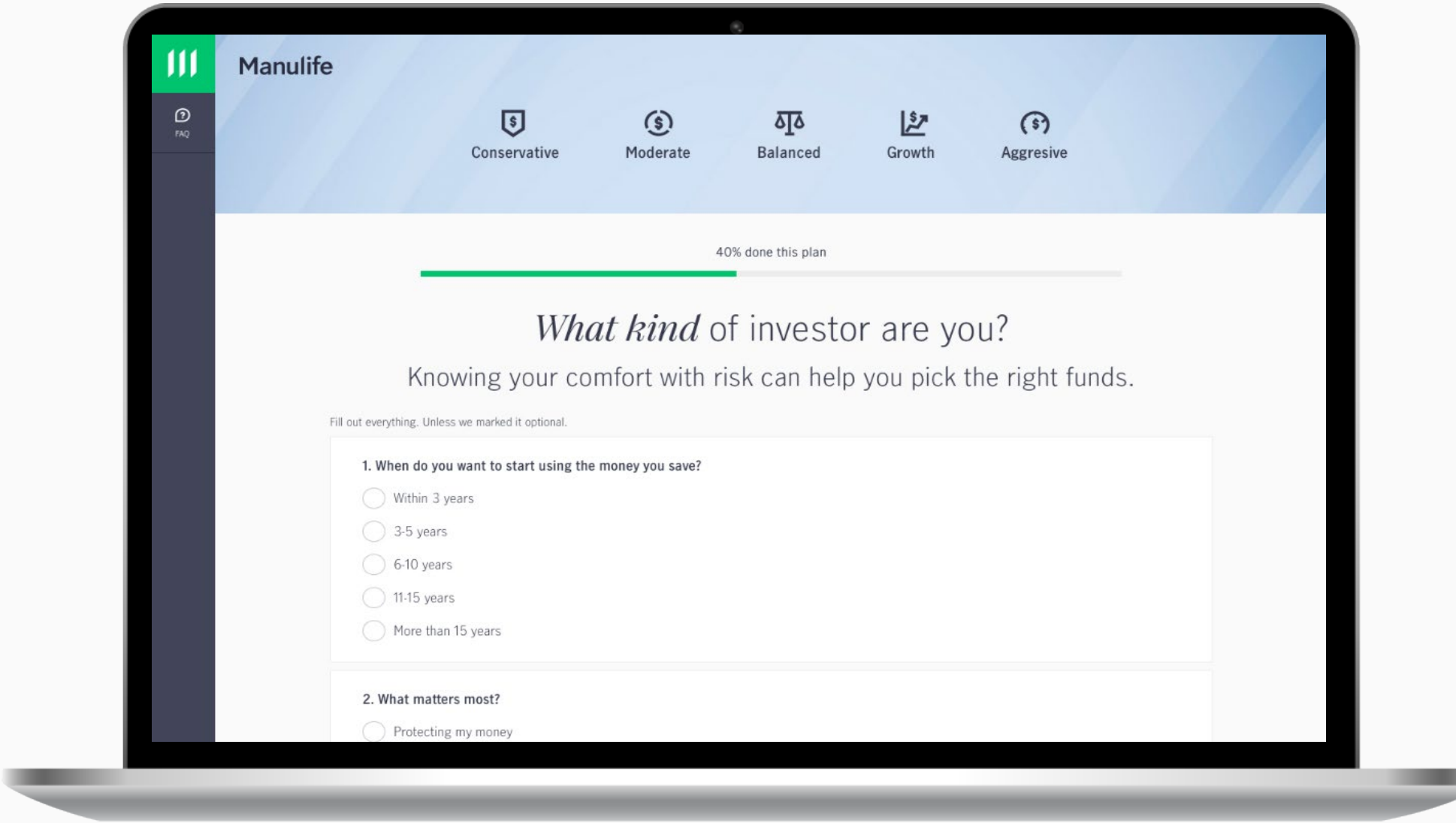
Determine your *investor style*

Complete these questions to learn your investor style.



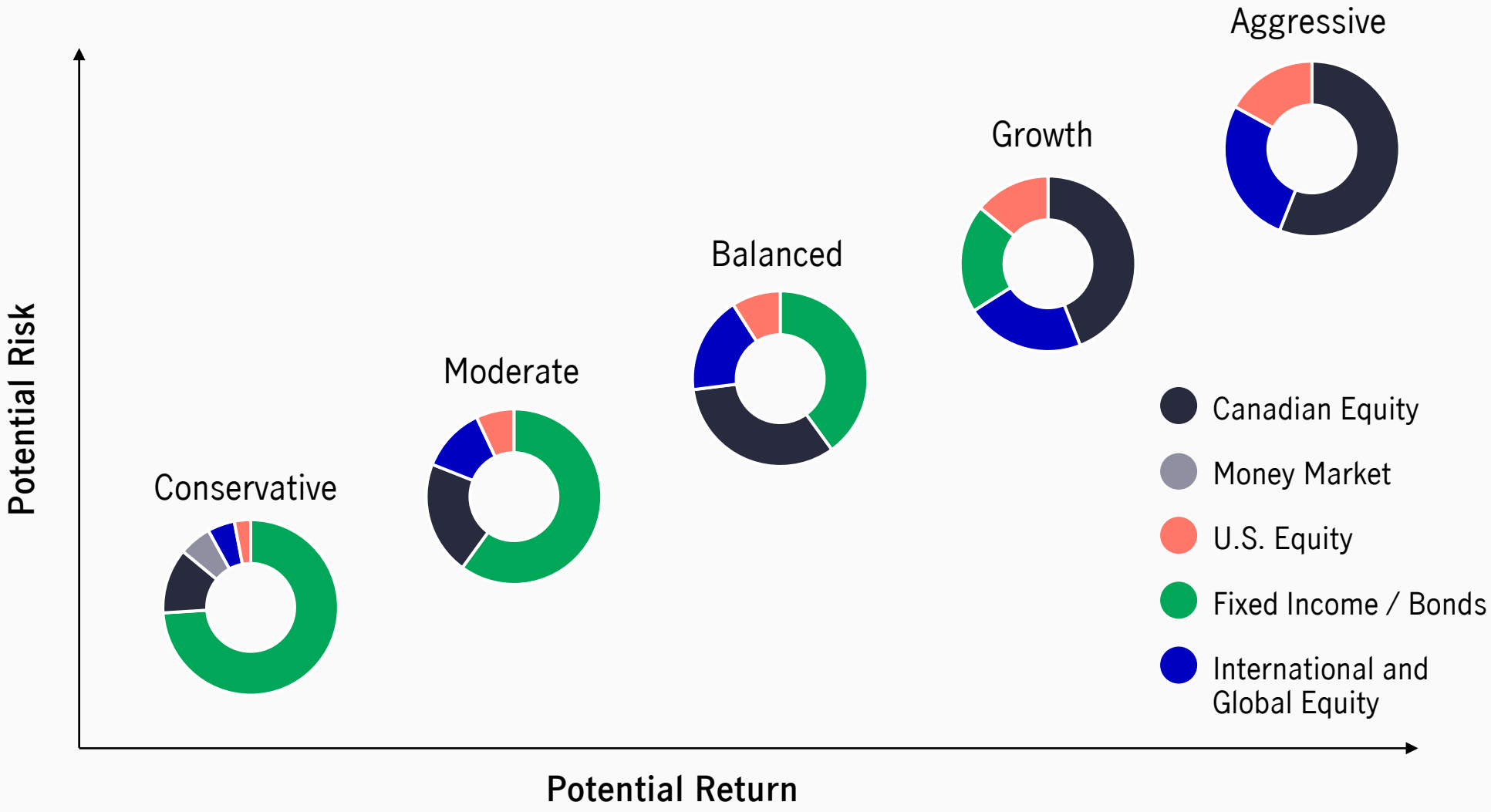
INTERNAL

Guided: Asset allocation funds

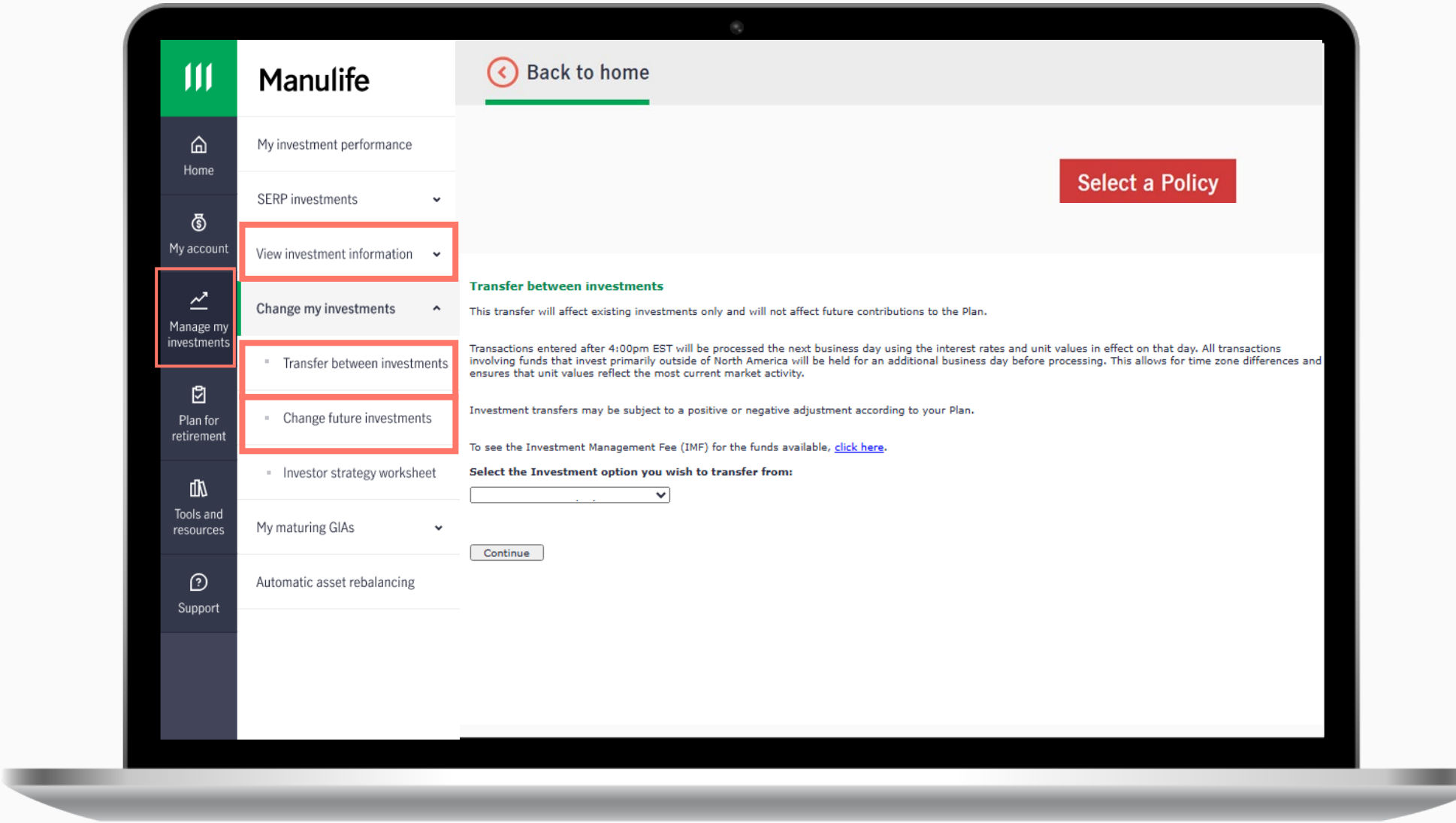
Do-it-*yourself*

Match your investor style to the suggested asset mix

Examples of suggested build your portfolio asset mixes



Reviewing and changing your funds



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INTERNAL

ROR Report

The Investment Management Fees (IMF) presented below represent the annual IMF for each investment and are based on total plan assets as of August 31, 2025.

All numbers shown are expressed as a percentage (%)

Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*
Target Date Funds								
2000 ML Retirement Income d1	0.645	6.0	9.3	10.8	9.0	4.5	5.5	5.5
2025 ML Retirement Date 2025 p0	0.645	7.6	11.6	13.4	11.9	6.4	8.0	7.1
2030 ML Retirement Date 2030 p0	0.645	8.5	13.1	15.0	13.3	6.9	8.9	7.7
2035 ML Retirement Date 2035 p0	0.645	9.5	14.6	16.4	14.6	7.7	10.0	8.4
2040 ML Retirement Date 2040 p0	0.645	10.5	16.1	17.7	15.9	8.4	11.0	9.0
2045 ML Retirement Date 2045 p0	0.645	11.7	17.9	19.2	17.1	9.1	11.8	9.3
2050 ML Retirement Date 2050 p0	0.645	12.3	18.6	19.6	17.4	9.4	12.0	9.5
2055 ML Retirement Date 2055 o8 t4	0.645	12.3	18.6	19.6	17.4	9.4	12.1	9.5
2060 ML Retirement Date 2060 s4	0.645	12.3	18.6	19.6	17.4	9.4	12.1	N/A
2065 ML Retirement Date 2065 e0	0.645	12.3	18.6	19.6	N/A	N/A	N/A	N/A
Asset Allocation								
2001 ML Conservative AA y9	0.620	4.6	7.2	8.8	7.2	3.2	3.7	4.3
2002 ML Moderate AA y9	0.620	6.7	10.1	11.7	10.1	5.0	6.2	5.9
2003 ML Balanced AA y3	0.620	8.8	13.0	14.5	12.6	6.5	8.4	7.3
2004 ML Growth AA y9	0.620	10.5	15.8	17.1	15.1	8.1	10.6	8.7

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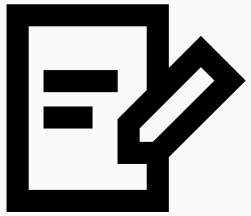
ROR Report



Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*
Canadian Money Market								
3132 ML Cdn Money Market (MIM) p7	0.440	2.3	3.8	4.5	4.6	3.6	3.0	2.2
Benchmark: FTSE Canada 91-Day Treasury Bill Index	*N/A*	*1.9*	*3.4*	*4.3*	*4.3*	*3.4*	*2.7*	*1.9*
Fixed Income								
4191 ML MIM Cdn Bond Index k1	0.425	1.1	3.0	5.5	3.9	-0.1	-0.4	1.8
4202 ML CIBC Cdn Bond Core Plus o3	0.565	1.4	3.4	6.1	4.6	0.2	0.1	2.5
4271 ML PH&N Bond Fund v8	0.670	1.3	3.2	5.6	4.1	0.2	-0.1	2.2
Benchmark: FTSE Canada Universe Bond Index	*N/A*	*1.1*	*3.0*	*5.4*	*3.8*	*-0.2*	*-0.5*	*1.8*
Balanced								
5011 ML Balanced y9	0.620	7.6	13.2	13.8	12.6	6.2	7.9	7.2
5181 ML Invesco Income Growth y0	0.870	6.6	8.8	10.8	11.5	5.8	11.2	8.6
5241 ML JF Balanced m3	0.570	5.9	12.9	13.5	13.3	6.1	8.7	7.6
5661 ML MIM Diversified q7	0.505	9.0	12.4	14.3	13.0	7.4	9.5	7.4

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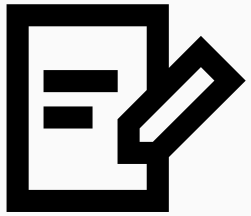
ROR Report



Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*
Canadian Large Cap Eqty								
7125 ML NEI Cdn Equity RS g9	1.090	11.5	16.2	16.9	13.2	11.7	16.2	9.9
7132 ML MIM Cdn Equity Index v0	0.420	17.5	25.8	22.2	17.5	11.9	15.0	10.9
7142 ML Fidelity Cdn Equity Inst j8	0.670	14.8	20.4	19.1	15.0	11.4	13.8	10.5
Benchmark: S&P/TSX Composite Index	*N/A*	*17.6*	*25.9*	*22.3*	*17.5*	*11.9*	*15.0*	*10.8*
US Large Cap Eqty								
8142 ML Fidelity US Stock Fcsd 7a	0.890	2.7	15.1	24.6	23.7	12.5	14.8	17.5
8185 ML Invesco US Sml-Cp Val Eq g9	1.010	2.9	16.5	21.4	23.3	19.1	27.7	14.2
8664 ML MIM US Eq Dir Index Reg g9	0.390	5.7	17.9	22.1	21.3	13.2	15.8	15.0
8683 ML MFS U.S. Equity Core c7 r7	0.820	4.5	13.5	19.0	17.8	10.5	14.0	13.2
8971 ML US Equity RS II h0	1.040	2.9	12.5	18.8	19.2	13.1	14.5	13.6
Benchmark: S&P 500 Index ($ Cdn)	*N/A*	*5.8*	*18.0*	*22.3*	*21.4*	*13.3*	*16.0*	*15.0*

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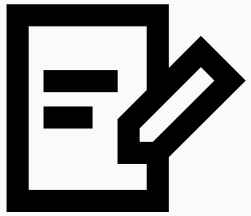
ROR Report



Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*
International Equity								
8051 ML Schroders Emrg Mrkts Eq g8	1.265	16.0	21.2	18.3	14.3	3.3	6.6	8.6
8321 ML BR Intl Equity Index I2	0.450	17.7	16.2	17.6	19.1	8.9	11.5	7.9
8452 ML Mawer International Eqty 8a	0.770	17.8	17.5	19.7	19.7	7.0	9.2	9.2
8972 ML NEI International Eq g9	1.190	6.9	5.1	10.3	14.4	3.9	6.4	7.5
Benchmark: MSCI EAFE Index ($ Cdn)	*N/A*	*17.7*	*16.6*	*18.1*	*19.5*	*9.3*	*11.9*	*8.3*
Global Equity								
8184 ML Glb Sml-Cap Eqty Invesco g9	1.190	9.5	13.7	15.6	15.7	5.0	11.9	9.4
8203 ML CIBC Am Ctry Glb Eq Grth n9	0.915	10.5	19.7	21.8	18.6	8.0	11.1	12.1
8815 ML Epoch Glbl Shrhldr Yld g3	0.760	12.7	16.6	20.3	N/A	N/A	N/A	N/A
Benchmark: MSCI World Index ($ Cdn)	*N/A*	*8.9*	*18.3*	*21.4*	*20.9*	*11.8*	*14.6*	*12.6*
Specialty								
8581 ML Fidelity Glb Real Estate 2a	0.935	4.6	3.0	11.3	7.0	1.8	6.4	6.3

* Returns are annualized

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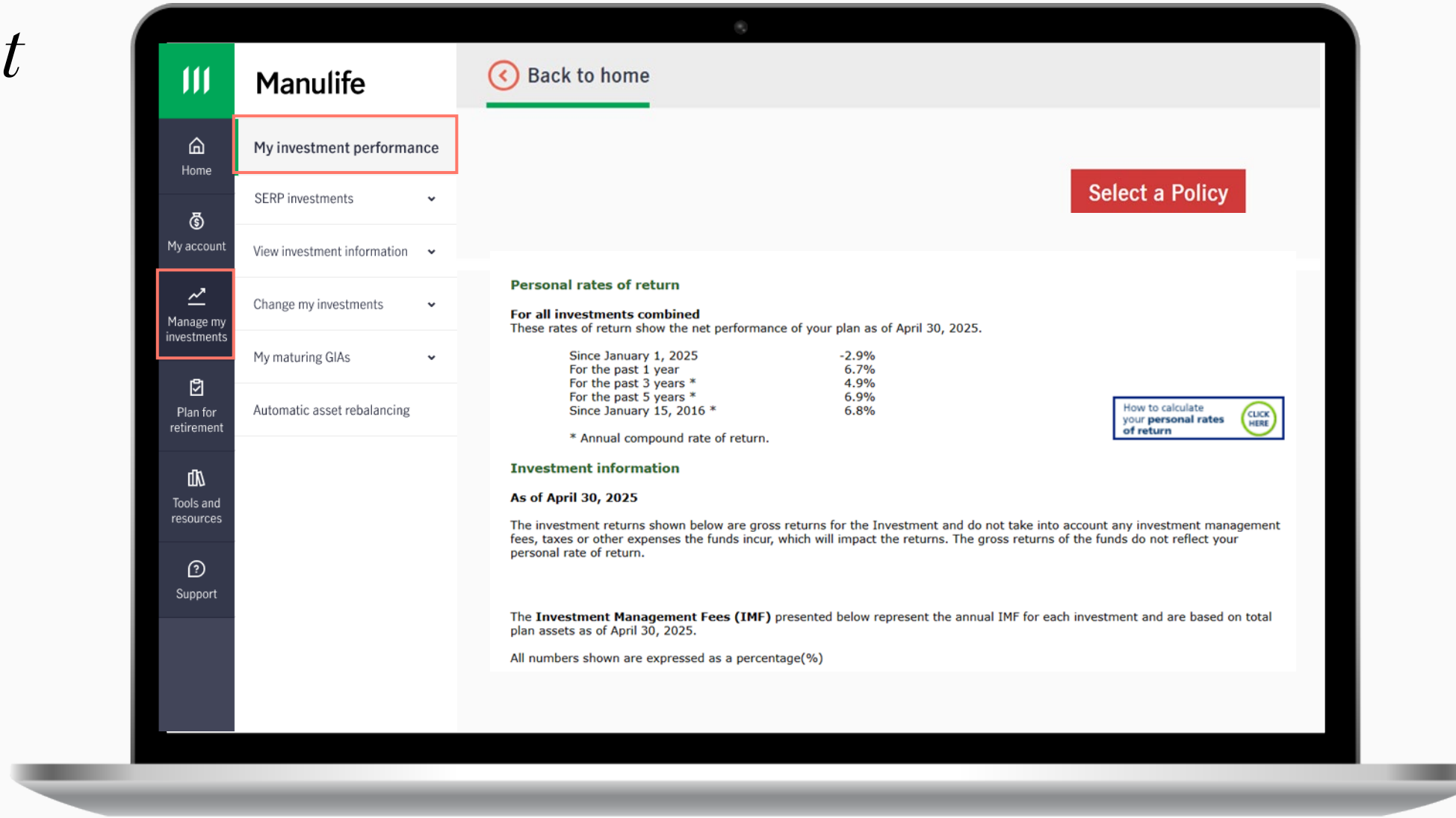
Where can you find *investment performance* information?



INTERNAL

Protect your loved ones

Manulife

Naming a beneficiary is *important*

- Will ensure your wishes are known
- Bypasses probate
- Saves time and burden on the executor(s)
- One part of creating a healthy estate plan

Choosing your beneficiaries in advance is one of the best ways to help make sure the money in your plans gets to your loved ones as simply and quickly as possible.

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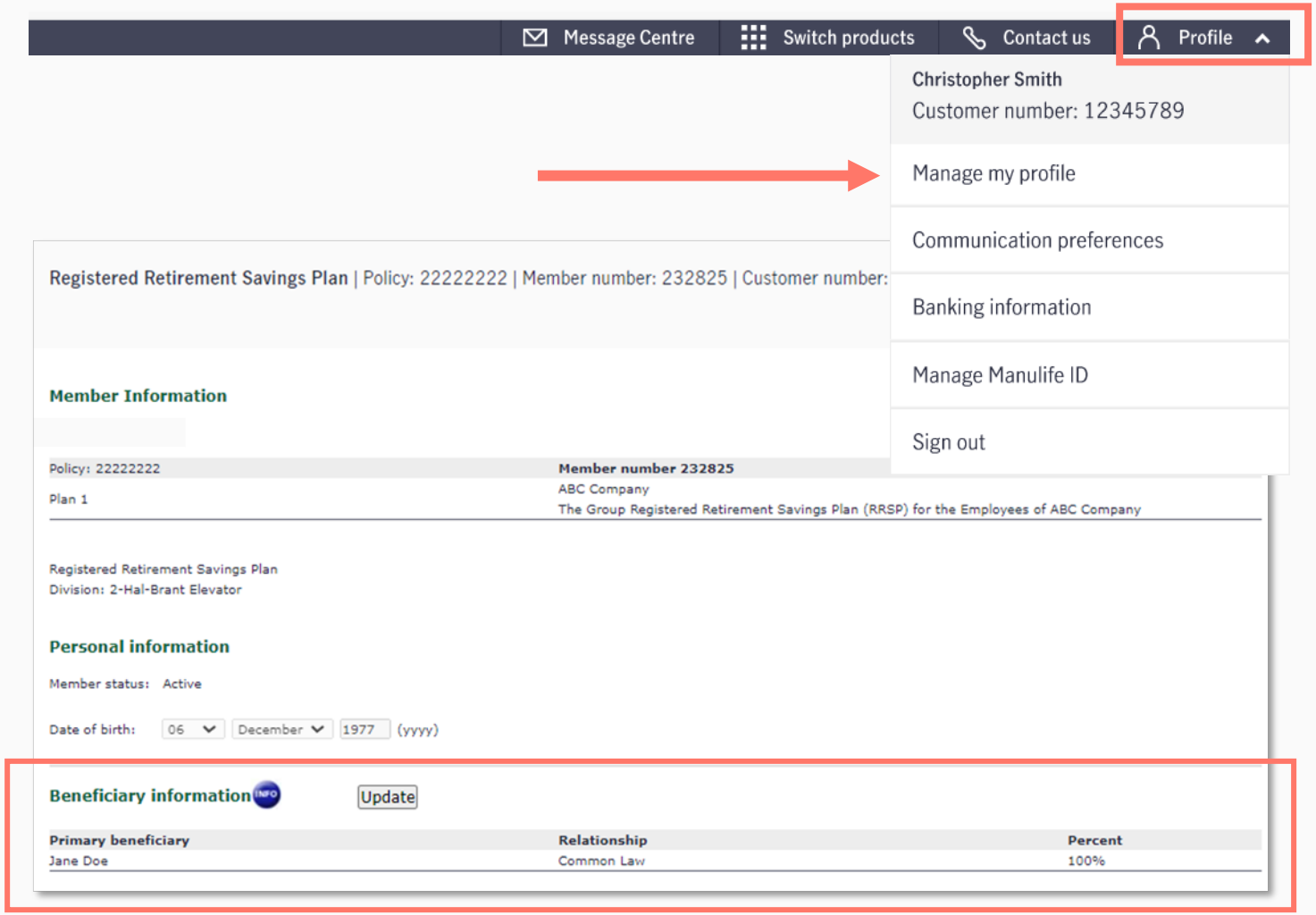
INTERNAL

Need to *update* your beneficiary?



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How Manulife can *help*

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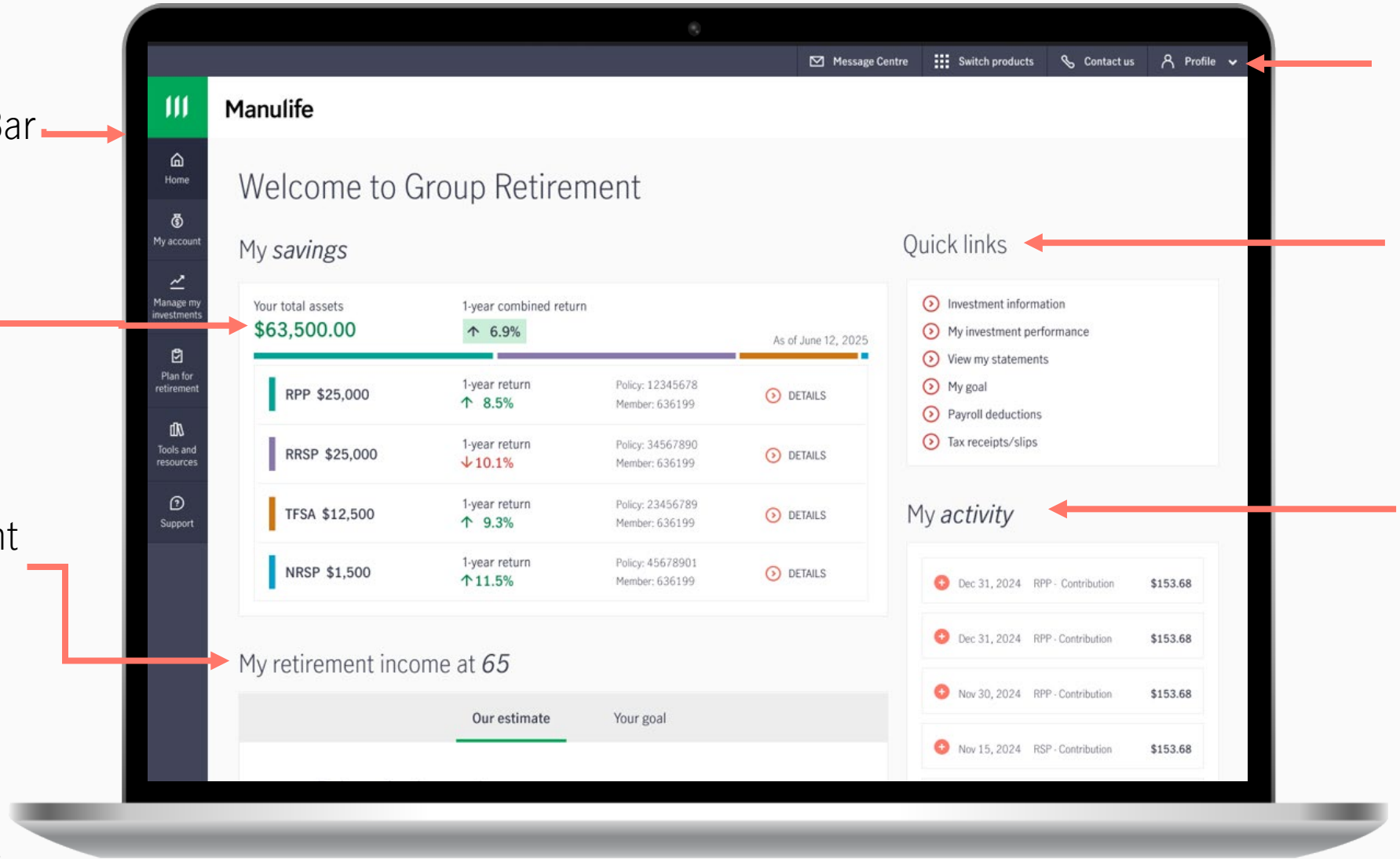
See what you *can do*!



Navigation Bar

Profile

Quick links

My savings

My activity

My retirement income

Manulife

INTERNAL

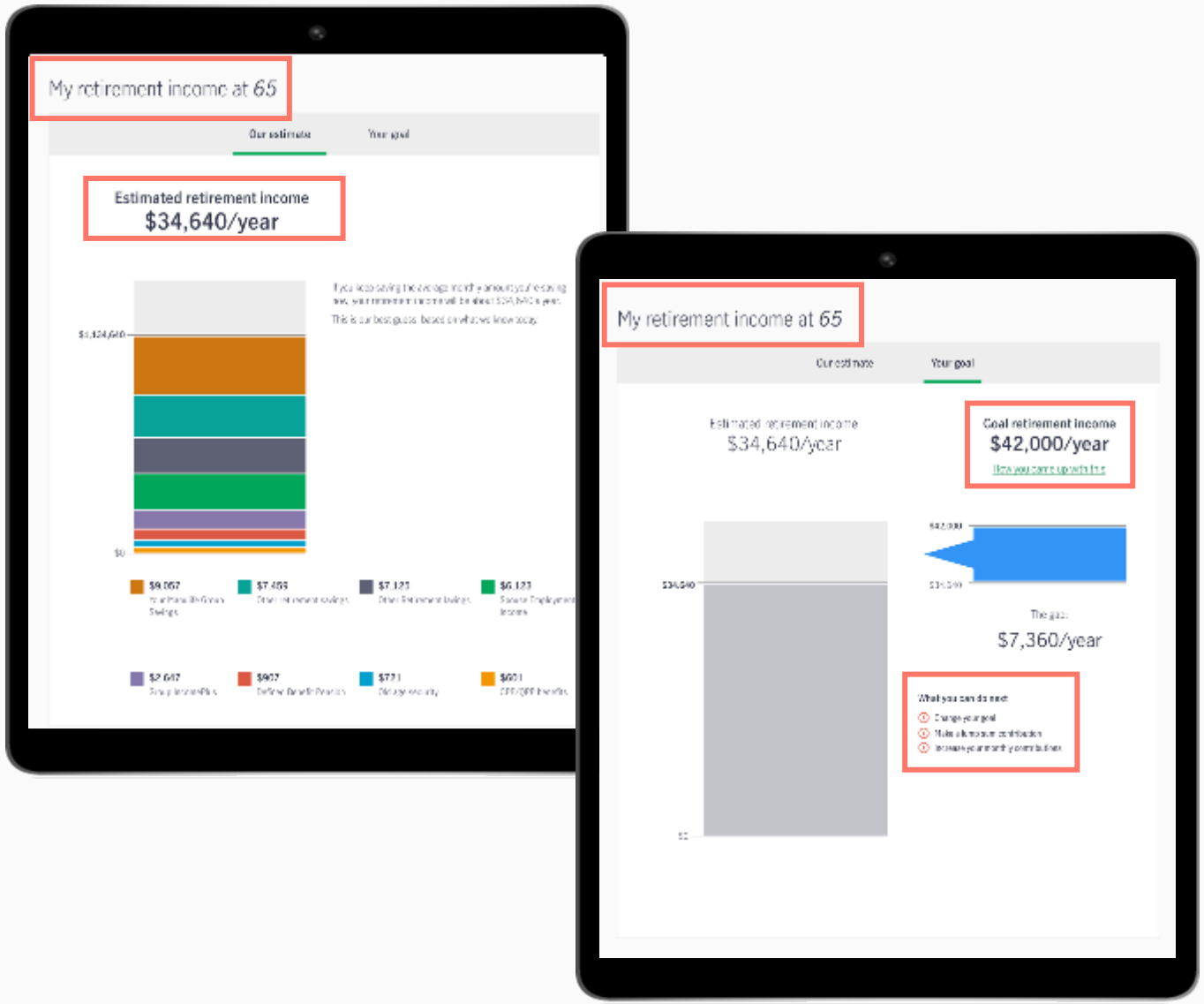
Manulife's Steps Retirement Program®

Determine your retirement lifestyle

Set an income goal

Discover your estimated annual retirement income

Stay on track



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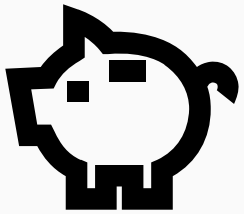
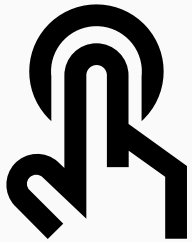
Manulife advisors

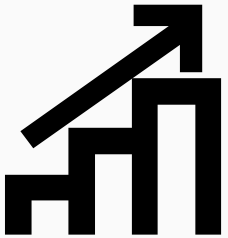
Support for your *most important* financial decisions – at *no cost to you* *



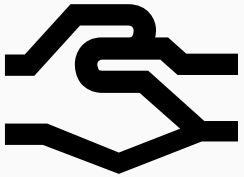
Retirement planning



Insurance and banking



Investment options



Personal financial plans

* Fees may apply to products that are purchased.

INTERNAL

Manulife advisors

Book your one-on-one meeting today at manulife.ca/talk-to-an-advisor

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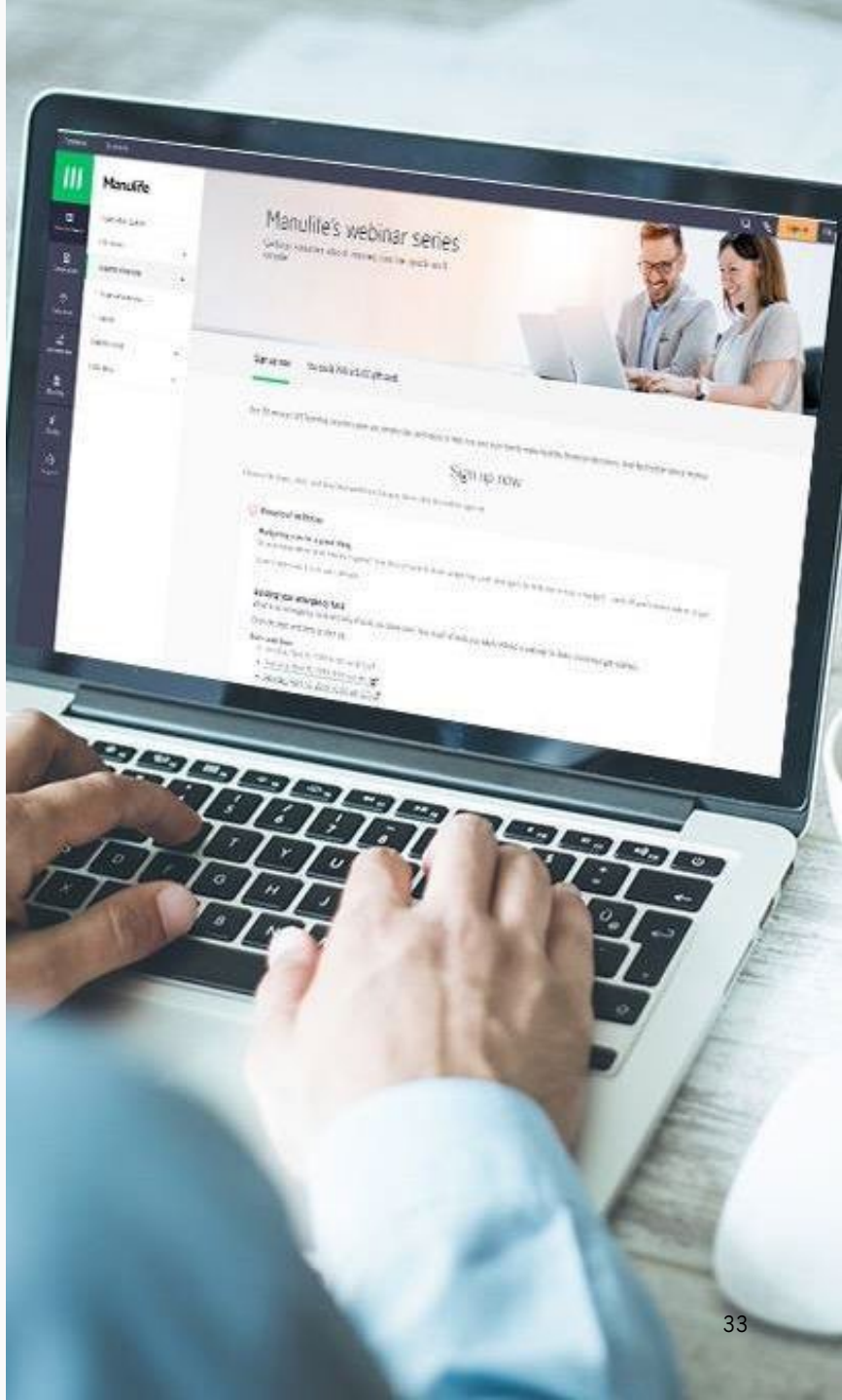
Manulife's *webinar* series

- 30 minutes
- Topics that matter to you:
  - Financial wellness
  - Investments
  - Retirement readiness
  - Make the most of your plan
- Live and interactive
- Flexible times
- Register at manulife.ca/webinars



Manulife Mobile

Digitally engaged plan members report better financial situations, have fewer issues with debt, and are more *retirement ready*[1]

Download Manulife Mobile

Download on the App Store

GET IT ON Google Play

Anytime, anywhere, use Manulife Mobile to:

- Learn
- Plan
- Save

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[1]Manulife Stress, Finances and Well-being Survey, 2022

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Customer Service

1-888-727-7766

manulifeim.ca/retirement

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Next *steps*

- Make sure you're in the right fund(s) for you
- Review or update your beneficiary
- Meet with a professional advisor
- Regularly check your progress towards your retirement/savings goals

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Thank *you*

Your feedback is **important** to us!

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