

# Welcome to Your Fund Selection Guide



Seafarers' Pension Plan



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## About this Fund Selection Guide

This guide provides information you will need to choose your investment direction for your ongoing retirement contributions.

### Here's what you need to do...

1. Determine what type of investor you are.
2. Review the investment options available to you.
3. To update your investment instructions online, go to [manulifeim.ca/retire](https://manulifeim.ca/retire). Sign in with your Manulife ID. Go to *Manage my investments* and choose *Change my investments*.  
To update on the Manulife Mobile app, sign in and click on *Actions*, then *Investment instructions*.

***Let's get started...***



# Decide how to invest

To do!

- Follow the instructions on page 4 to determine your investor style and select your investments.

**Note** - If you consult a Financial Planner for advice regarding funds for your group retirement program, provide him or her with this guide.

If you do not provide investment instructions, your contributions will be directed to the program's default fund – the **Manulife Retirement Date Fund** closest to the year you turn 65 years of age. You are strongly encouraged to take an active role in how your retirement savings are invested and ensure you are invested in fund(s) that suit you. Your plan's default investment is intended as a temporary destination for your contributions and may not be appropriate for your long-term retirement planning.

Want to learn more  
about investments?




View the online learning module at  
[manulife.ca/investmentbasics](http://manulife.ca/investmentbasics)



# Determine what type of investor you are

To do!  Answer the questions below to determine whether you should build your own portfolio or select a single, ready-made fund.

	A	B	C
How interested are you in selecting investments for your retirement savings?	I am not interested. <input type="checkbox"/>	I have some interest. <input type="checkbox"/>	I am very interested. <input type="checkbox"/>
How likely are you to monitor and rebalance your investments on an annual basis?	I don't want to review my investments. <input type="checkbox"/>	I review my investments annually. <input type="checkbox"/>	I check my investments on a regular basis (at least quarterly). <input type="checkbox"/>
How would you rate your investment knowledge?	I have little to no knowledge about investing. <input type="checkbox"/>	I understand the basics of investing. <input type="checkbox"/>	I am confident in my investment knowledge. <input type="checkbox"/>

If you chose two or more responses from...	The best investment strategy for you is...	Turn to page...
Column A	<p><b>...a Retirement Date Fund</b></p> <p>A Retirement Date Fund offers a well-balanced investment portfolio inside a single fund. Each fund is identified by its year of maturity, and as the maturity date approaches the fund gradually rebalances to become more conservative.</p>	 <p>5</p>
Column B	<p><b>...an Asset Allocation Fund</b></p> <p>An Asset Allocation Fund offers a ready-made portfolio that invests in a diverse range of asset classes, investment styles and fund managers. These funds concentrate on maximizing expected returns while minimizing volatility for all types of investors. So whether you're a conservative investor or an aggressive one, there's an Asset Allocation Fund for you.</p>	 <p>6</p>
Column C	<p><b>...to Build Your Own Portfolio</b></p> <p>Choose from the individual funds available through your plan.</p>	 <p>6</p>



# How to choose a Retirement Date Fund

## To do!

- Decide at what age you plan to retire: \_\_\_\_\_  
Calculate in what year you plan to retire: \_\_\_\_\_

Use the table below to select the Retirement Date Fund that is best suited to you.

**For example:** If you plan to retire in 2033, the fund best suited to you is the Manulife Retirement Date Fund 2035.

- Select the 4-digit fund code for the Retirement Date Fund that you choose on the member site.

If you plan to retire during the period...	The Retirement Date Fund for you is...	Fund code
Before 2025	Manulife Retirement Date 2025	2025
2026 – 2030	Manulife Retirement Date 2030	2030
2031 – 2035	Manulife Retirement Date 2035	2035
2036 – 2040	Manulife Retirement Date 2040	2040
2041 – 2045	Manulife Retirement Date 2045	2045
2046 – 2050	Manulife Retirement Date 2050	2050
2051 – 2055	Manulife Retirement Date 2055	2055
2056 – 2060	Manulife Retirement Date 2060	2060
2066 or later	Manulife Retirement Date 2065	2065

To see the **Investment Management Fees** and **historical rates of returns** for these funds, go to [manulifeim.ca/retire](http://manulifeim.ca/retire) and log into your account.

For a detailed description of each Retirement Date Fund, go to [manulife.ca/findmyfunds](http://manulife.ca/findmyfunds).

**You have now finished the fund selection process.**



# Determine your investor style



## To do!

- Circle one answer for each question.
- Write your score – shown in brackets at the end of each answer – in the box to the right of each question.
- Tally the scores you record for each question to get your total.

Your age, the numbers of years remaining until you retire, and how you feel about risk will determine your investor style. Once you know your investor style, you can choose funds for your retirement savings.

- |  | Your score           |
|--|----------------------|
| <p><b>1. What is your investment horizon – when will you need this money?</b></p> <ul style="list-style-type: none"><li>a. Within 3 years (0)</li><li>b. 3-5 years (3)</li><li>c. 6-10 years (5)</li><li>d. 11-15 years (8)</li><li>e. 15+ years (10)</li></ul>  | <input type="text"/> |
| <p><b>2. What is your most important investment goal?</b></p> <ul style="list-style-type: none"><li>a. To preserve your money (0)</li><li>b. To see modest growth in your account (4)</li><li>c. To see more significant growth in your account (7)</li><li>d. To earn the highest return possible (10)</li></ul>  | <input type="text"/> |
| <p><b>3. Please indicate which statement reflects your overall view of managing risk:</b></p> <ul style="list-style-type: none"><li>a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)</li><li>b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)</li><li>c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)</li><li>d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)</li></ul> | <input type="text"/> |

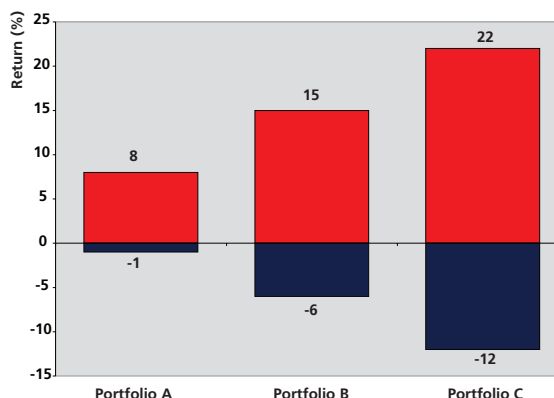
4. If you owned an investment that declined by 20% over a short period, what would you do?

- a. Sell all of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?



- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)

7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age. What would you do?

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- a. I must achieve my financial goal by my target retirement date. (0)
- b. I would like to come close to achieving my financial goal by my target retirement date. (2)
- c. If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (4)
- d. I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

Your total score:

Match your score to an investor style below.

If your score is between...	Your investor style is...	About your investor style
0 – 7	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
8 – 22	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
23 – 37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38 – 48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.
49 – 56	Aggressive	You want to maximize the long-term growth of your retirement savings. You understand the ups and downs of the markets and are comfortable taking a lot of risk to maximize potential returns. You have plenty of time to wait out market cycles until you retire.

My investor style is \_\_\_\_\_

If you would like to choose an **Asset Allocation Fund**, continue to page 9.

If you would like to **Build Your Own Portfolio**, continue to page 10.



# How to choose an Asset Allocation Fund

To do!  Specify the 4-digit fund code for the Asset Allocation Fund you select on the member site.

Your investor style (from page 8): \_\_\_\_\_

Choose the Asset Allocation (AA) Fund that matches your investor style.

If your investor style is...	The Asset Allocation Fund for you is...	Fund code
Conservative	ML Conservative AA	2001
Moderate	ML Moderate AA	2002
Balanced	ML Balanced AA	2003
Growth	ML Growth AA	2004
Aggressive	ML Aggressive AA	2005

**Note** – Although these funds are rebalanced periodically to ensure they meet the objectives for each investor style, it is recommended you complete the Investor Strategy Worksheet at least annually to ensure your style has not changed.

To see the **Investment Management Fees** and **historical rates of returns** for these funds, log into your account at [manulifeim.ca/retire](http://manulifeim.ca/retire). For a detailed description of each Asset Allocation Fund, go to [manulife.ca/findmyfunds](http://manulife.ca/findmyfunds).

**You have now finished the fund selection process.**



# How to build your own portfolio

## To do!

- Specify the percentage of contributions you want to invest in each fund on the member site.

Your investor style (from page 8): \_\_\_\_\_

Find the sample portfolio that matches your investor style.

You can use the sample portfolios as a guideline to help you choose individual funds. To ensure you create a well-diversified portfolio, select at least one fund from each asset class.

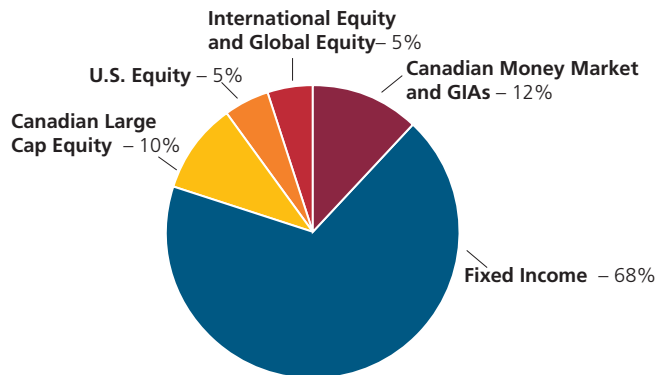
Each asset class in the sample portfolio is represented by a different colour, and each fund's description is printed in the colour that represents its asset class. For example, all Fixed Income fund descriptions are blue, and all U.S. Equity fund descriptions are orange. Keep this in mind when researching and choosing funds to invest in.

For a detailed description of each available fund, go to [manulife.ca/findmyfunds](http://manulife.ca/findmyfunds).

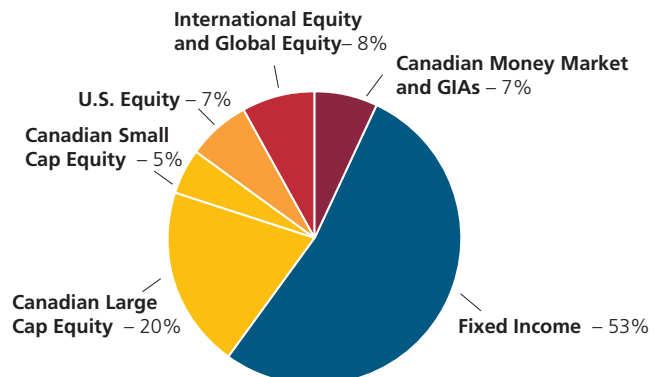
### If your investor style is...

### A recommended asset mix for you is...

#### Conservative



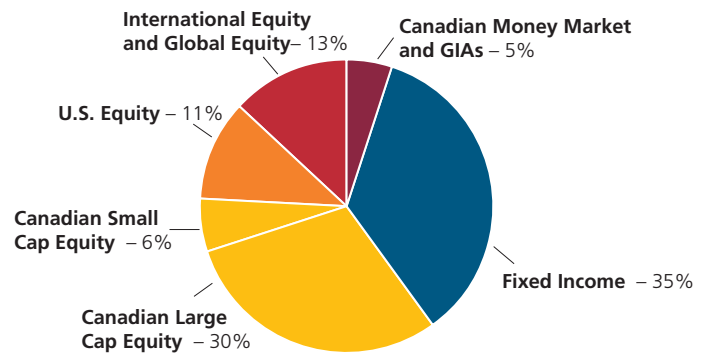
#### Moderate



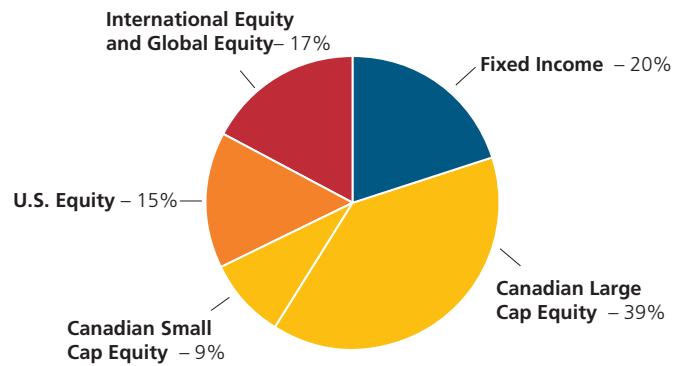
If your investor style is...

A recommended asset mix for you is...

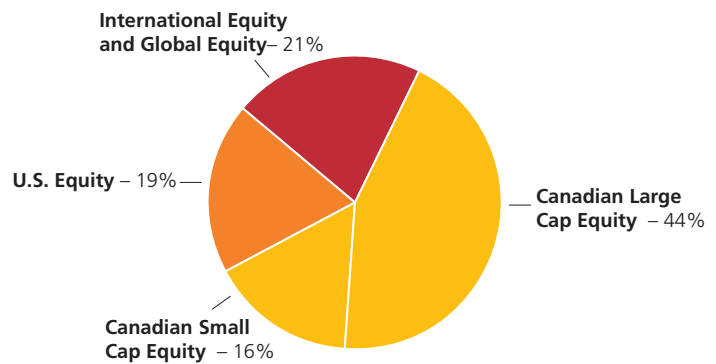
Balanced



Growth



Aggressive



You have now finished the fund selection process.



# Information, service, and support...

Manulife provides a range of services to ensure you have access to the information and answers you need for all your plans with Manulife.

**Secure access to online account information at [manulifeim.ca/retire](https://manulifeim.ca/retire).**

Through the secure website you can

- Check your account balance and view a summary of contributions
- Transfer money between investments
- Get current unit values
- Add or remove the Automatic Asset Rebalancing service
- View your personal rates of return for each individual investment and for your overall plan
- Get detailed investment information, such as fund profiles, retirement planning tools and much more

## Financial Education Specialists

Call toll-free at **1-888-727-7766** when you have questions about:

- Investment options for your group plans
- Optimizing your group retirement plans
- Understanding your investor profile

Financial Education Specialists offer assistance Monday to Friday, from 9 a.m. to 5 p.m. ET.



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