

Set a retirement goal and track your progress with Manulife's Steps Retirement Program®

The CBAF Retirement Savings Plan provides you the opportunity to use Manulife's Steps Retirement Program® (Steps) to help you plan for your retirement easily. Steps is an online tool which allows you to set a retirement goal, create a plan to achieve it and track your progress – all in just 20 minutes.

Getting started

To start using Steps, you'll need the following information:

- Your customer number (found on page 1 of your plan member statement)
- A Personal Identification Number (PIN), which you can set-up by calling 1-866-743-9222

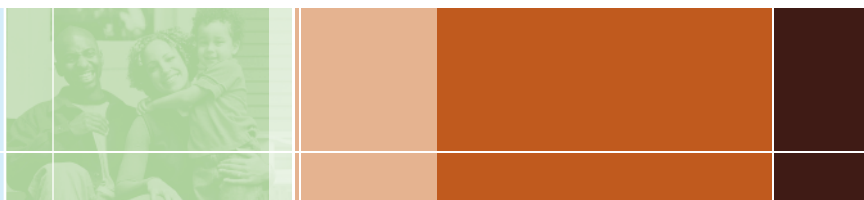
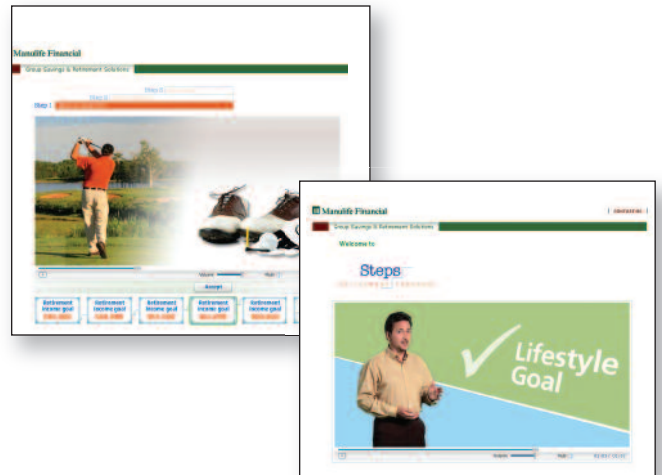
Once you have your customer number and PIN, go to www.barfinancial.com, and select 'Login'. Enter your customer number and PIN. Select 'Steps Retirement Program®' and follow the steps below.

Step 1 – Set your retirement income goal

In Step 1, you can estimate the annual retirement income you need to support your desired retirement lifestyle. Once you provide some personal and financial information, the **Retirement Lifestyle Scenarios** will act as a guide to help you select an annual retirement income goal. You'll also be able to watch a series of videos that illustrate the lifestyle you can expect at different levels of annual retirement income.

You can make this a very comprehensive goal by including your spouse's information and any individual savings you or your spouse may have outside of your CBAF Retirement Savings Plan. You can also customize your estimate by excluding government benefits, such as Canada/Quebec Pension Plan or Old Age Security income.

Here's what you will see:



Step 2 - Create your plan

Creating a plan to achieve your retirement goal can seem like a complex task, but this is where Steps can help. Steps enables you to identify your risk tolerance – or how much risk you are comfortable taking. By completing the **Investor Strategy Worksheet**, you will discover your ‘investor style’, which could be conservative, moderate, balanced, growth or aggressive. Knowing your investor style is key in developing a retirement plan that’s right for you.

Here’s what you will see:

The screenshot shows the 'Investor Strategy Worksheet' form. It contains several sections with multiple-choice questions:

- What is your investment horizon - when will you need the money?** Options: a. Within 3 years, b. 3-5 years, c. 6-10 years, d. 11-15 years, e. 16+ years.
- What is your most important investment goal?** Options: a. To preserve your money, b. To see modest growth in your account, c. To see more significant growth in your account, d. To earn the highest return possible.
- Please indicate which statement reflects your overall view of managing risk:** Options: 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, b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital, c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return, d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations.

The screenshot shows the results of the investor style assessment. It states: "Your investor style is **balanced**. Based on the answers you provided in the investor strategy worksheet, your investor style is **balanced**. You want a balance between your money's growth and its security, although you will accept some risk to have the potential for higher returns over time. The pie chart below suggests how you should invest your money based on your investor style."

Suggested asset class mix for a balanced investor

This pie chart represents a sample fund portfolio for a balanced investor. When building your own fund portfolio, as a balanced investor, your asset class mix may consist of the following:

- Canadian Money Market and Fixed Income Assets - 15%
- Canadian Equity - Canadian Large Cap - 22%, Canadian Small Cap - 16%
- Canadian Bond - 15%
- International Equity and Global Equity - 12%
- US Large Cap Equity - 18%

At the bottom, there are two buttons: "I am a balanced investor" and "Recalculate your investor style".

Step 3 - Tracking your progress

This step is where your plan goes into action. Using the information from the previous two Steps, Step 3 shows your personal retirement income summary. This summary provides you with your estimated retirement income goal and shows your progress towards achieving it.

If you expect to receive retirement income from multiple sources, this summary will also show you the amount of annual income each source will provide. You can also view a more detailed screen showing the age at which you'll start receiving income from each source.

If you're not currently on track to reach your retirement income goal, don't worry. At this step, you'll see an easy-to-use, interactive calculator that lets you adjust your monthly contribution amount, retirement age, or your desired annual retirement income in order to meet your goal.

Here’s what you will see:

The screenshot shows the 'Your personal retirement income summary' dashboard. It includes the following information:

- Your Retirement Age:** 55
- Monthly Contribution Amount:** \$1,040
- Annual Lump-Sum Contributions:** \$2,350
- One-time Lump-Sum Contribution:** \$0
- Rate of one-time Lump-Sum Contribution:** 0.000000%
- Your Lifestyle Scenario:** \$5,700
- At Age 65:** \$1,040

Key performance indicators and goals:

- Your Annual Retirement Income Goal:** \$40,000
- Estimated Annual Retirement Income:** \$40,000
- Your Annual Retirement Income Gap:** \$0
- Your Annual Retirement Income:** \$40,000
- Your Annual Retirement Income:** \$40,000
- Your Annual Retirement Income:** \$40,000
- Your Annual Retirement Income:** \$40,000

Additional information: "Congratulations, you're on track to meet your estimated annual retirement income goal!" and "Your Annual Retirement Income: \$40,000".

Check your progress – anywhere, anytime

Once you have a retirement goal, you can check your progress and manage your retirement goal at any time. Simply log back in to your account at www.barfinancial.com, click on 'Steps Retirement Program', then select 'Track My Progress'. You can be confident knowing that your plan is consistently updated – when you access your personal retirement income summary, the amount you see will be based on your most up-to-date information.

As part of the Steps program, upcoming member statements will also help you monitor your progress. Be sure to check Page 1 for an update on your progress, and Page 2 for more detail.

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