



Time for an **Annual Retirement Check-up**



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As another year draws to a close and a new year begins, not only do you turn one year older, you're also one year closer to retirement. Before you know it, you'll be traveling the country, visiting the grandchildren, or perhaps sitting on the porch reading a great book. Whatever your retirement lifestyle choice, it's important to make sure your retirement savings are on track to helping you live this lifestyle.

An annual review of your retirement savings is as important as your annual physical with your doctor. You may not want to do it, but you realize it's something you must do for your own financial well-being. Manulife Financial gives you the information and tools you need to complete this review quickly and easily. Here's a simple step-by-step checklist to help you complete your review.

1. Access your account online

By simply logging on to the plan member website at www.manulife.ca/GRO, using your customer number and person identification number (PIN), you will be able to:

- Review your personal information and investment instructions.
- Check your account balance.
- View your personal rates of return.
- Transfer money between funds and much more.

If you do not have a PIN number or have forgotten it, call 1-888-727-7766 to request a PIN.

2. Check your investor style

While online, visit the **Investor Strategy Worksheet**. If you have not yet completed the questionnaire, do so to discover what kind of investor you are, which will help you figure out if your money is in the right investment.



3. Review your investments

Now that you know your investor style, you can then make sure that you are invested in funds that match your investor style. Your money may be invested in a fund that is not suitable for your investor style, which could mean you may be taking too much risk or not enough.

If you want to learn more about the funds available to you, click 'Investment Information' and read the i-Watch commentary. This will give you great information about current fund performances.

4. Take 5 minutes to make any necessary changes

After you complete steps 1, 2 and 3, you may discover it's time to make some changes to your retirement savings plan. If you discover that this is the case, you then have the ability to transfer account balances or change future investment directions online!

5. Call for help

If in doubt, contact your Many Nations Financial Services Ltd. Representative at **1-800-667-7830**. They will be pleased to assist you with any questions you may have about your investment strategy.

6. Set a date

Make a date to review your retirement savings plan at least once a year with your Many Nations Financial Services Ltd. Representative, perhaps as a New Years resolution, or when you receive your plan member statement. Use your statement as a reminder that it's time to review your investment portfolio.

You CAN do it!

Checking your retirement savings does not need to be difficult or overwhelming. Manulife Financial plan member secure website is user-friendly and makes it easy for you to check the progress of your retirement savings as often as you wish.

Manulife Financial offers the knowledge and tools to reach your retirement destination. A little extra planning at least once a year could mean not having to worry about your retirement savings down the road.

Log on today to find out your current retirement savings balance at www.manulife.ca/GRO.

Learn More

Rate of Return – to learn the rate of return on your investment, the original amount of the investment is compared to the value of the investment at the end of a specific period of time.

There are two types of rates of return – gross and net. The gross rate of return refers to the rate of return before the investment management fee (IMF) has been deducted. The net rate of return is the rate after the IMF has been deducted.

Volatility – describes the tendency of a fund's value to fluctuate up and down over a period of time. The value of a fund with high volatility will go up and down more dramatically over time than the value of a fund with low volatility.

You can find the rate of return and volatility for all funds available to you in the plan member secure website at www.manulife.ca/GRO.



TTY Service

Manulife Financial is pleased to announce that we have now implemented a centralized Teletypewriter (TTY) bilingual service for inquiries from people who are hearing impaired or speech impaired. Our new TTY service for Manulife plan members is available by calling **1-866-391-7788**, anywhere within North America, Monday to Friday 8:00 a.m. to 8:00 p.m. EST.

Got Questions?

Contact the Many Nations Financial Services Ltd. Head Office toll-free at **1-800-667-7830**.

The importance of designating a beneficiary

When you enrolled into your pension plan, you were asked to name a beneficiary. A beneficiary is the person named on your policy who is to receive your money from your pension plan, upon your death.

Why is this important?

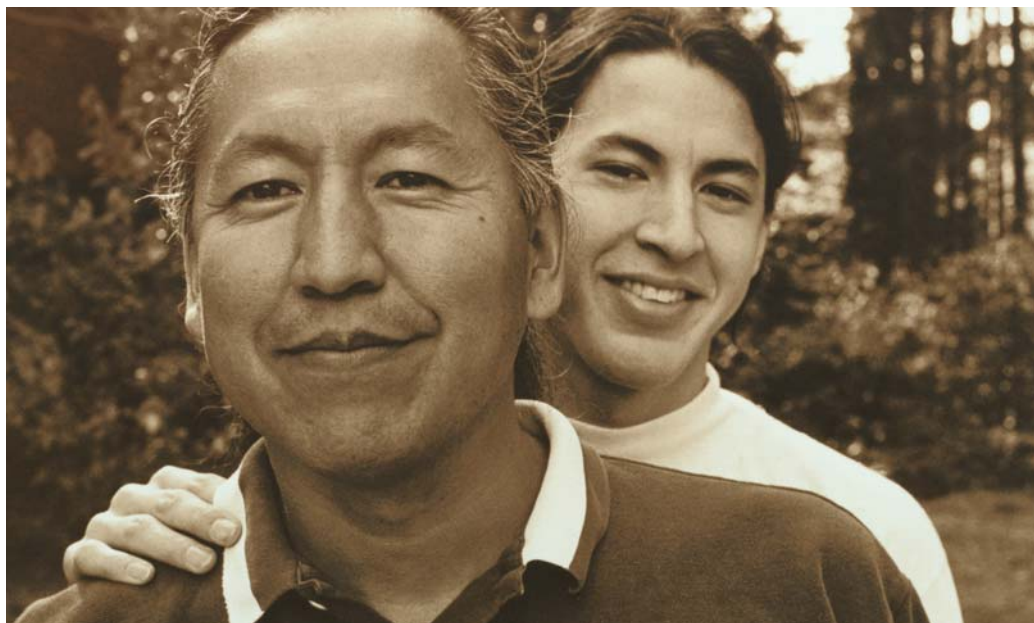
It is important that you have designated a beneficiary because upon your death, your money in the plan can be easily paid to the correct person. In the event of your death, several scenarios can occur:

- If you are married, your spouse will be considered the automatic beneficiary under pension laws. This will occur regardless of whether a beneficiary was designated. Your spouse will be allowed to transfer the money into his or her own registered plan.
- If there is a named beneficiary, the money will be paid directly to that person, subject to applicable taxes, and will bypass the process by which a judge determines that the will is valid. It is important to know that the person named as the beneficiary on the policy will always override what is indicated your will, unless there is a spouse, in which case, it automatically goes to them.
- If no spouse and no beneficiary has been named, the money will be paid to your estate. If there is also no will, provincial law will determine how the money will be distributed. In this case, the distribution of your money may not match up with what your wishes are.

- In the case of separated spouses, under provincial law in some cases, separated spouses are still considered legally married. It is a good idea to find out what laws apply in your province of residence.
- In the case of a separation or divorce, it is important to change beneficiary designation if desired. The money will then be paid to the named individual; otherwise, it may go to your ex-spouse, depending on the status of your marriage.
- It is important to check the laws in your province of residence regarding common-law relationships. If you are in a common-law relationship according to your provincial laws, your money may be paid to your common-law spouse.

For information on how to designate a beneficiary or to find out whom you currently have designated as your beneficiary, call 1-888-245-5558. If you need to update your beneficiary information, login to www.manulife.ca/GRO and use the forms located on the Many Nations Multi-Employer Pension Plan bulletin board.

Should you have any additional questions or concerns, please do not hesitate to contact Many Nations Financial Services Ltd. Head Office toll-free at 1-800-667-7830.





Your Pension Committee...

The Many Nations Multi-Employer Pension Committee plays an important role providing good plan governance, regulated by the Office of the Superintendents of Financial Institutions (OSFI) via the Pension Benefit Standards Act (PBSA).

The Committee continually reviews the practices and structures needed to manage the pension plans, making changes as necessary, in the best interest of the members.

Other additional responsibilities of the Committee include:

- Maintenance of your plan records.
- Creates and maintains clear, written guidelines and goals.
- Measures plan performance, regularly.
- Provides information and education to you, the plan member.
- Completes all record keeping.

Should you be interested in finding out more about the role of our Pension Committee or the membership, please contact Many Nations Financial Services Ltd. Head Office at **1-800-667-7830**.

Did you know...

The Many Nations Multi-Employer Pension Plan has:

- 4000 members
- National Exposure
- Been active for more than 10 years
- Over 120 First Nations plans
- Over 60 million in assets