

## A comprehensive group retirement savings plan

T F S R R S P (RRSP)<sup>1</sup>

### The plan features:

- B
- I
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- C

B

**Business owners, like you, have unique needs. FutureStep® can help meet those needs, offering a number of benefits:**

**Simple and straightforward,**

...P... - ... F

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**First-class employee services**

F S

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S C

B

**Your employees can benefit from:**

**Low fees** ... (IME,)

**Immediate tax savings** ... RRSP

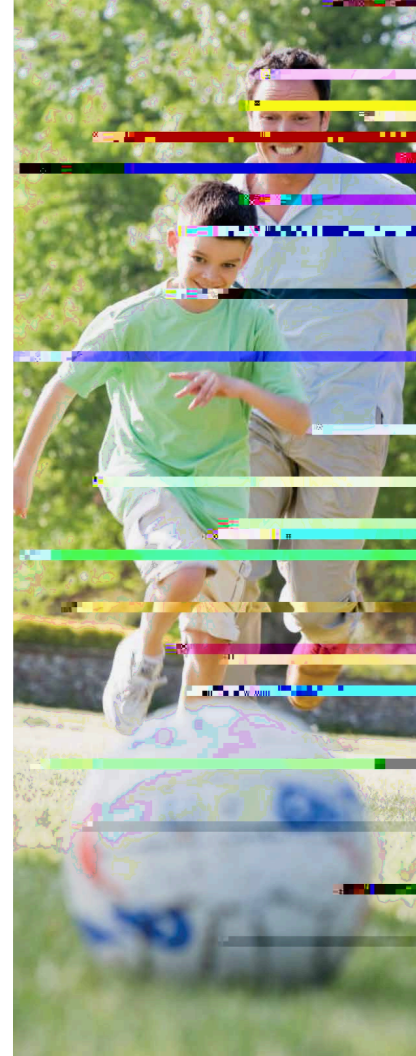
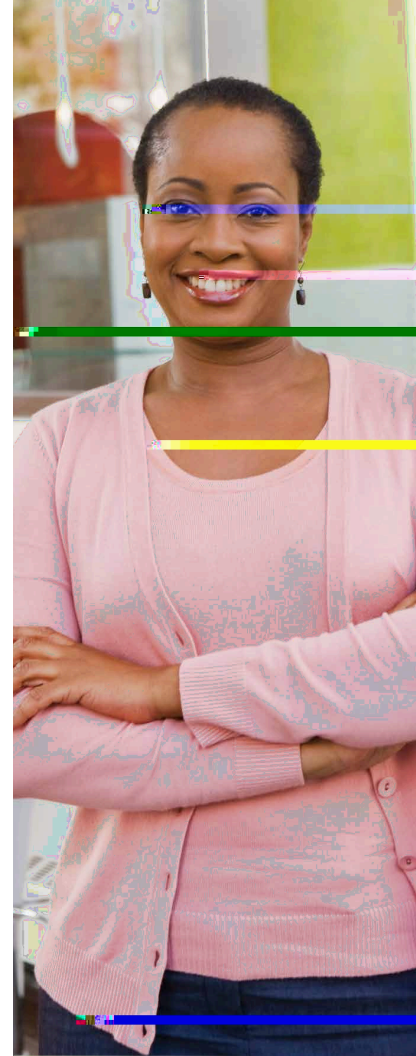
**Online ease and support**

O A,

O S R P

A

A /



## About investments

Y F S

Retirement Date Funds ( - ) M R D F T

Asset Allocation Funds ( - ) M A A F

Build Your Own Portfolio ( - ) M (GIA)

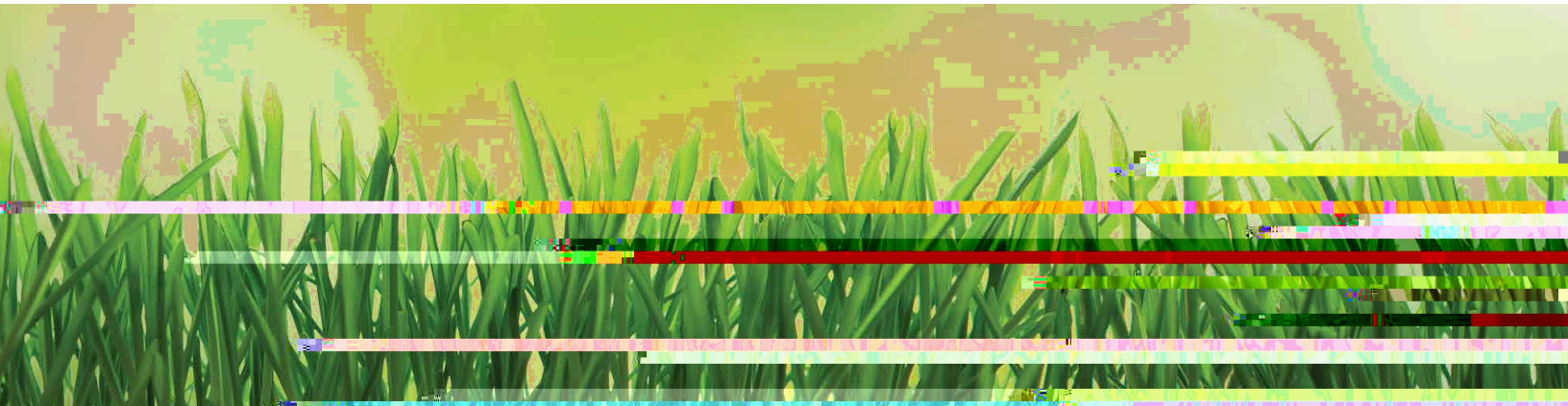
## All Funds Held to Rigorous Standards

T M I W (-W)

W -W

M C A P (CAP) G M C

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T F ,

Fund Name by Asset Class	Investment Management Fees (%)
<b>Retirement Date Funds</b>	
2000 – MLI Retirement Income Fund	1.800
2020 – MLI Retirement Date 2020	1.800
2025 – MLI Retirement Date 2025	1.800
2030 – MLI Retirement Date 2030	1.800
2035 – MLI Retirement Date 2035	1.800
2040 – MLI Retirement Date 2040	1.800
2045 – MLI Retirement Date 2045	1.800
2050 – MLI Retirement Date 2050	1.800
2055 – MLI Retirement Date 2055	1.800
2060 – MLI Retirement Date 2060	1.800
<b>Strategic Asset Allocation</b>	
2001 – MLI Conservative Asset Allocation	1.750
2002 – MLI Moderate Asset Allocation	1.750
2003 – MLI Balanced Asset Allocation	1.750
2004 – MLI Growth Asset Allocation	1.750
2005 – MLI Aggressive Asset Allocation	1.750
<b>Canadian Money Market</b>	
3132 – MLI Canadian Money Market Fund (MAM)	1.450
3191 – MLI Daily High Interest Fund	1.350
<b>Canadian Bond</b>	
4191 – MLI MAM Canadian Bond Index Fund	1.470
4271 – MLI PH&N Bond Fund	1.700
<b>Balanced</b>	
5141 – MLI Fidelity Canadian Asset Allocation	2.100
5301 – MLI Leith Wheeler Diversified Pooled Fund	1.750
<b>Canadian Large Cap Equity</b>	
7132 – MLI MAM Canadian Equity Index Fund	1.480
7241 – MLI Jarislowski Fraser Canadian Equity Fund	1.700
7481 – MLI Greystone Canadian Equity Fund	1.700
7601 – MLI Scheer Rowlett Canadian Equity Fund	1.800
<b>Canadian Small to Mid Cap Equity</b>	
7122 – MLI MMF Growth Opportunity (Gr-24) JTJ Eu8 50My	

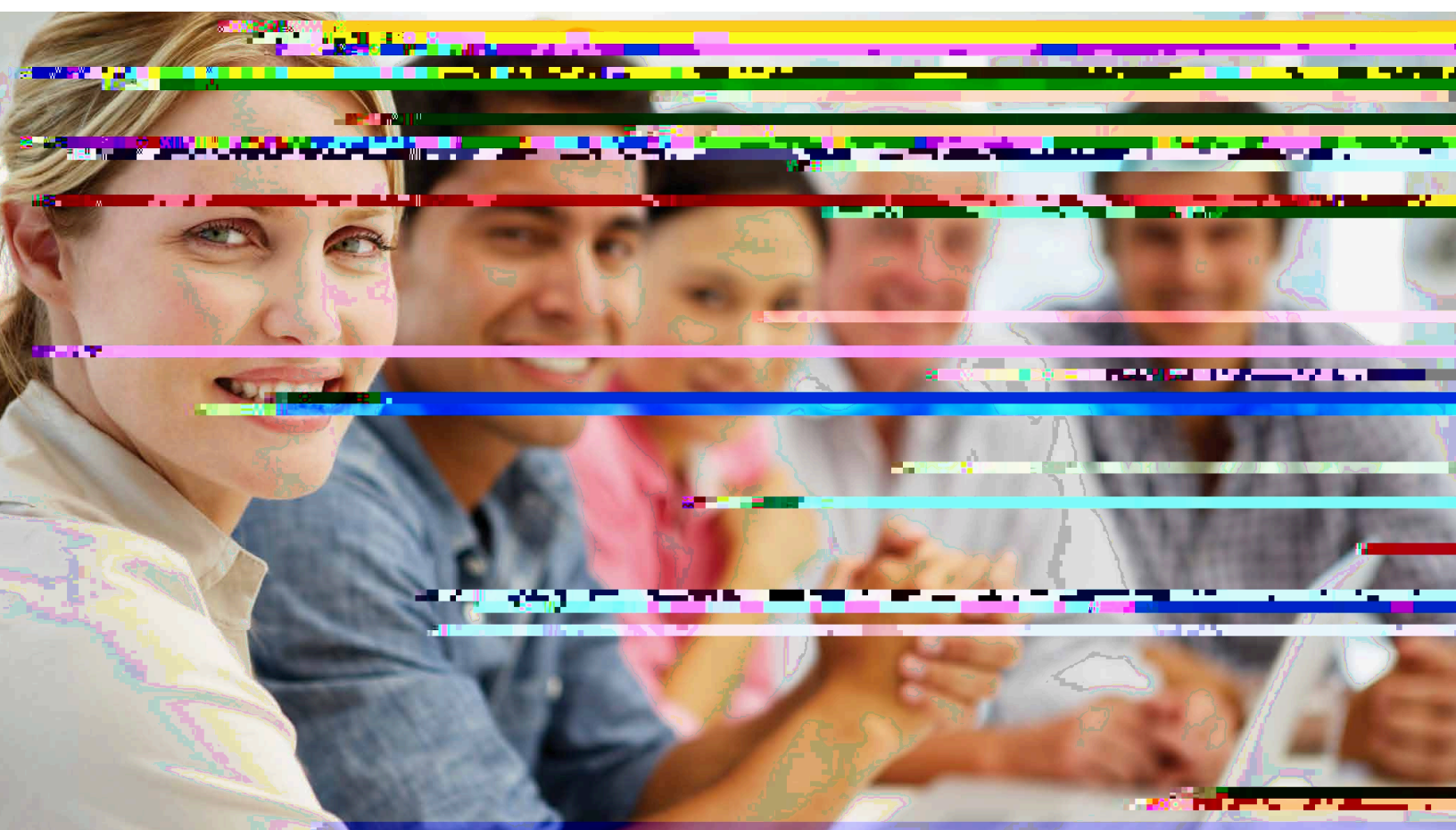
How do I know if I qualify?

If you have a minimum of two employees in the plan whose combined annual contributions and/or transfer of assets equals or exceeds \$30,000 over a 3 year period, Manulife's FutureStep® is the perfect choice for you.

Examples:

**Start-up plan:** A company with two employees, each contributing \$10,000 (\$10,000 x 3 = \$30,000).

**Existing plan in place:** A company with two employees, one contributing \$1,500 and the other contributing \$7,500. Total contributions over 3 years: \$22,500. Total contributions over 3 years: \$22,500 + \$8,000 = \$30,500.



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Get in touch with your financial advisor to get more information or send an email to **[futurestep@manulife.com](mailto:futurestep@manulife.com)**

Work with your advisor to finalize the details of your plan design.

Work with your advisor to complete the online application.

Sign the contracts and return them to Manulife.

