



# The first big step on your retirement journey

The Steps Retirement Program® (“Steps”) is an online tool that helps you to identify and set your desired yearly income in retirement. You can also create a plan to help you achieve your retirement goal and track your progress. Steps helps you figure out how much money you’ll need when you retire. And how much you need to save during your working years to reach your goal.

Steps combines your current salary and savings. It uses built-in assumptions to create a projection of your income at retirement. You can use the tool to identify how much you need to save and what changes you need to make until retirement to stay on track. It works in three easy steps and is available in your group retirement account at [manulife.ca/GRO](https://manulife.ca/GRO). Here is an overview of the process:

## 1. Set your retirement income goal

You begin by entering personal information and answering a few questions to set a retirement income goal.

- Do you want to include non-registered money or only registered savings? Do you want to include Old Age Security (“OAS”) and Canada Pension Plan/Quebec Pension Plan (“CPP/QPP”) benefits? What about your spouse’s information?
- Personal information includes current income, ongoing contributions, and your planned retirement age
- What retirement lifestyle do you want?

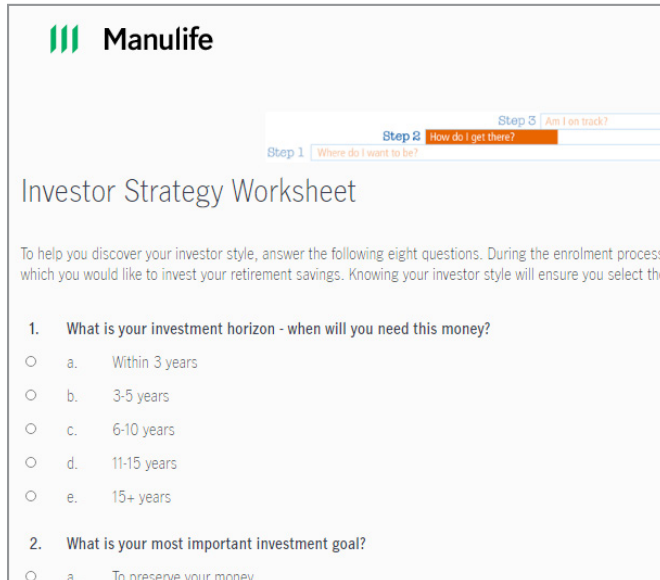
A screenshot of the Manulife Steps Retirement Program web interface. The page shows a progress bar at the top with three steps: Step 1 (Where do I want to be?), Step 2 (How do I get there?), and Step 3 (Am I on track?). Step 1 is currently active. The main content area contains a form with the following questions and options:  
- "When you create an estimate of your annual retirement income goal ..."  
- "What money from your Manulife group retirement savings plan(s) would you like to include?" with radio button options: "I would like to include registered and non-registered money." (selected) and "I would like to include only registered money."  
- "Would you like to include government benefits?" with a radio button option "Yes, I would like to include:" (selected) and two checkboxes: "Canada/Quebec Pension Plan (CPP/QPP) benefits" and "Old Age Security (OAS) benefits" (both checked).  
- "Would you like to include information about your spouse?" with radio button options: "Yes, I would like to create a retirement income goal that includes both of us." (selected) and "No, I would like to set a goal for myself only."  
At the bottom left, there is a "<< Back" button.

The Manufacturers Life Insurance Company (Manulife)

## 2. Create your plan

Next, complete the Investor Strategy Worksheet.

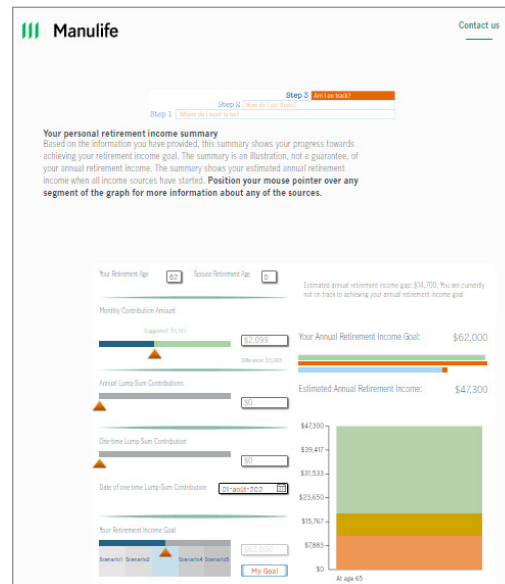
- Identify your tolerance to risk by completing the Investor Strategy Worksheet – it takes a couple of minutes
- The information you enter helps to estimate your annual retirement income



## 3. Track your progress

Steps will create your personal retirement income summary. It's a snapshot of your retirement income goal and estimated annual retirement income.

- Compare your annual retirement goal and your estimated annual retirement income.
  - Are you on track? Congratulations!
  - Are you falling short? Use the interactive calculator to adjust your contribution amount, retirement age, or retirement income goal



Now you can regularly track your progress and adjust your retirement plan to stay on track.

Set your retirement income goal today. Simply sign-in to your group retirement account at [manulife.ca/GRO](https://manulife.ca/GRO).

