

# Target date funds

A simple investment strategy for you

## When do you plan to retire?

That's the only question you'll need to answer if you choose to invest in a target date fund.

A target date fund is a well balanced portfolio that includes investment funds ranging from the more aggressive (such as equity funds) to the more conservative (such as fixed income funds). They provide an optimal investment solution from the perspective of risk, return and cost.

### Is a TDF the right investment strategy for you?

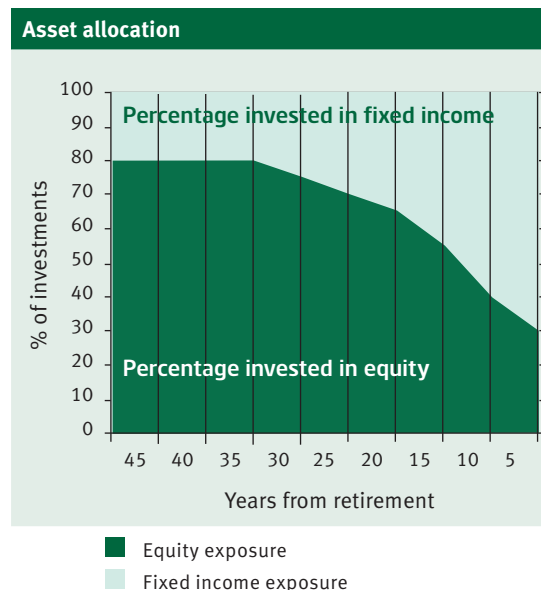
#### Yes, if:

- ▶ you aren't naturally drawn to investing
- ▶ you don't know a lot about fund types and investments
- ▶ you'd rather leave your investment strategy to the pros
- ▶ you simply don't have the time

#### How does it work?

You invest in the target date fund that is closest to your expected retirement date. As the years go by and you get closer to retirement, the asset allocation of your fund is managed so that it gradually moves to a more conservative mix, with a higher percentage invested in the fixed income funds than in equity funds.

So the path your target date fund will take over the years might look something like this:



### Find out more

Speak with your financial advisor or a Manulife Group Savings & Retirement representative.

Our target date funds are either a group segregated fund that is investing in a selection of other group segregated funds offered by Manulife or a segregated fund investing in a target date fund of a third party fund manager. Target date funds fluctuate with the market. They do not offer any guarantee of return or that you will have sufficient income at retirement. In addition, they do not provide any capital guarantee in case of death or at maturity as would retail segregated funds.

The information described in this document is intended exclusively for members and plan sponsors of group savings and retirement plans administered by Manulife. This document should not be relied upon as rendering legal, financial or investment advice. We recommend you seek advice from the professional of your choice if your situation requires particular attention as a result, for example, of marital obligations, succession planning concerns or solvency issues.

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