



Help Your Money

The Retirement Plan for the Employees of the Participating Employers of the Many Nations Pension Plan Newsletter.

GROW

DECEMBER 2005

Step right up!

Wherever you see yourself in retirement... The Steps Retirement Program® can help get you there ...

Welcome to the Steps Retirement Program®!

You have a unique opportunity to discover your retirement goals **in just three easy steps.**

By setting your sights on the lifestyle you would like to lead in retirement and lining up your retirement savings to achieve this lifestyle, Steps® allows you to easily estimate how much money you'll need to contribute to meet that goal...and outline the path to get you there.

In just 20 minutes, you can build a retirement plan that is unique to you and is easy as 1...2...3!

Step 1 - Set your annual retirement income goal

In step 1, we help you estimate the annual retirement income you need to support your desired retirement lifestyle.

Step 2 - Create your plan

Figuring out a plan to achieve your retirement goal can seem like a complex task, but this is where Steps can help you out. Steps enables you to identify your "risk tolerance" or how much risk you are comfortable with.

Step 3: Tracking your progress

This step is where your plan goes into action. Using the information from steps 1 and 2, 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.

...and that's it!

You've quickly and easily created a retirement goal that will help you get to wherever you see yourself in retirement.

To set a goal, simply log in to the secure plan member website at www.manulife.ca/GRO. Select 'My Retirement Goal' and you're on your way!



Your Capital Accumulation Plan (CAP) responsibilities

A Capital Accumulation Plan (also known as CAP) is a savings plan established by a plan sponsor. The Many Nations Registered Pension Plan (RPP) is a type of capital accumulation plan.

On January 1, 2006, new guidelines came into effect to clarify the responsibilities of CAP sponsors and their members.

Most plan members don't realize they have an obligation to fulfill that shows they're acting in good faith by making appropriate use of their plans. These are some of the responsibilities attributed to plan members under the CAP guidelines:

- You must make decisions about how your contributions are invested if your plan offers you choices.
- You should use the information and decision-making tools offered by your employer and Manulife Financial. These resources are intended to help you understand your plan, your choices and the estimated income you're on track to achieve.
- You should seek additional investment advice from a qualified individual if you feel it is needed.

Take advantage of the tools and features available to you through Manulife:

- The secure plan member website available at www.manulife.ca/GRO is a convenient source of information, retirement planning resources and assistance.
- On the site, you'll find the **Investment Strategy Worksheet**. Answer the series of simple questions on the Worksheet to determine your investor style. Once you confirm your style, you'll be able to select funds suited to your profile.
- Review the funds available in the Many Nations Pension Plan. At www.manulife.ca/GRO you'll see current rates of return and individual fund pages.
- Use the Interactive Voice Response (IVR) system to verify your account balance any time or to reach a Customer Service Representative who can complete transactions for you Monday to Friday from 8 am to 8 pm EST at **1-888-727-7766**.
- Your regular member statements show you how your savings are progressing and what estimated income you're building toward.

Got Questions?

Contact the 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 Superintendent 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 duties of the Committee include:

- Maintaining your plan records.
- Creating and maintaining clear, written guidelines and goals.
- Measuring plan performance, regularly.
- Providing information and education to you, the plan member.
- Completing 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

Do you have your PIN?

Activate your PIN to take advantage of all the great tools on our member secure website!

Your Personal Identification Number (PIN) gives you access to simple-to-use tools that help you stay on top of your retirement savings. By getting your PIN you will be able to:

- View your account balance
- Transfer money from one fund to another
- Change how your future contributions will be invested
- See how your current fund choices are performing
- Download forms
- Plus much, much more!

To obtain your PIN, simply call us at **1-888-727-7766**. In order to activate your PIN, you will need your customer number, which can be found on the upper right corner of your member statement. Once you have both these numbers visit us at www.manulife.ca/GRO to start using these great tools.



What's an Investment Management Fee (IMF) and how does it affect my savings plan?

An Investment Management Fee – also known as an IMF – is the fee you pay for services required to monitor and manage funds available through your plan. These services include management of the securities held in the fund, record keeping and administration. The IMF is deducted from the gross unit value (the value of a unit of a fund before any fee deductions).

How does this affect my savings?

Paying lower fees can have a significant effect on your retirement savings. Lower investment management fees (IMFs) leave more of your money available to grow for your retirement.

As an individual you would typically pay a Management Expense Ratio (MER) when you purchase units of a mutual fund through a dealer. The average MER for all Canadian equity mutual funds is approximately 2.53%. *

Here is a list of the most recent IMFs for the Many Nations' fund line-up:

Investment	IMF%
Asset Allocation	
9732 MLAC NQuest Conservative Growth Income	1.950
9733 MLAC NQuest Balanced Growth and Income	1.950
9734 MLAC NQuest Long-Term Growth	1.950
9735 MLAC NQuest Maximum Growth	1.950
Canadian Bond	
4161 ML MB Fixed Income	2.150
9710 MLAC Bond	1.950
Balanced	
5161 ML MB Balanced Growth	2.150
9730 MLAC Balanced Fund	1.950
Canadian Equity	
7161 ML MB Canadian Equity Growth	2.150
7241 ML JF Canadian Equity	2.150
9750 MLAC Growth	1.950
9752 MLAC TAL Canadian Equity Small Cap	1.950
U.S. Equity	
8131 ML MFC Global Pooled U.S. Index	1.800
8163 ML MB American Equity Fund	2.150
8171 ML Seamark U.S. Equity	2.150
9770 MLAC U.S. Equity	2.150
International Equity	
8192 ML International Equity	2.700
9773 MLAC International Equity	2.400



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