

Title : Investment Basics – Asset Classes

[The only sound in this video is upbeat background music.]

Keeping investments simple. What you need to know about asset classes. Ready to invest in your retirement plan? You can choose between different types of investments, called asset classes. The most common asset classes are guaranteed, fixed income, and equities. Each asset class includes some risk and offers possible return on your investment. Guaranteed is the safest asset class, maintains its original value comes with low risk and offers low potential return. Fixed income investments are actually loans you make to a company or government agency are generally safe but aren't guaranteed have more risk than cash – but offer more potential return. Equities are shares of publicly traded companies that you can buy go up or down in value based on the company's success or market conditions and come with the most risk but may also offer the highest returns over the long term. Consider investing your retirement plan in all the asset classes to get a mix of risk and return. Log in to Manulifeim.ca/retirement, use Manulife Mobile app, or speak to a licensed financial advisor.

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