

Title : Investment Basics – Mutual Funds

Keeping investments simple. What you need to know about market-based funds. Ready to invest in your retirement plan? A market-based fund is a single investment that may include a mix of other investments – or asset classes – such as guaranteed, fixed income and equities. When you invest in a market-based fund your money is pooled with money from other investors. The fund is managed by financial professionals who select the individual investments within it and who aim to achieve a specific objective. The types of investments in a market-based fund depend on the type of fund it is. For example, an equity fund would typically include stocks of many different companies. If you're a do-it-yourself person and want hands-on involvement managing your investments, you can create your own mix. Guaranteed. Fixed income. Equities. Choose specific market-based funds based on the objective, investing style, or the amount of risk you're willing to take. All market-based funds are subject to market risk and will fluctuate in value – return on investments isn't guaranteed. Generally, funds that may generate a higher level of return over the long run also come with more risk. You should check back from time to time to be sure the risk and investment strategy are still in line with your goals and consider making changes to your investments as your circumstances change or as you get older. Log in to Manulifeim.ca/retirement, use Manulife Mobile app, or speak to a licensed financial advisor.

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