

**Title : Investment Basics – Asset Allocation (Target risk) funds**

Keeping investments simple. What you need to know about asset allocation (target risk) funds. Ready to invest in your retirement plan? Having a mix of investments can help you balance your risk and potential reward. That's why your retirement plan offers many investment options. If you're a do-it-yourself person and want hands-on involvement managing your investments, you can create your own mix. Neither asset allocation nor diversification guarantees a profit or ensures against a loss. There is no guarantee any investment strategy will achieve its objectives. Not diversified - only equities. Still not diversified - only large equities and Canadian fixed income. That's more like it. But if you want a medium level of involvement managing your investments an asset allocation (target risk) fund may be right for you. Asset allocation (target risk) funds are professionally managed, with a one-step investment approach based on your risk tolerance. You decide the amount of risk and potential return you're comfortable with then choose a fund based on its risk strategy. Lower risk/potential return. Conservative portfolio. Moderate portfolio. Balanced portfolio. Higher risk/potential return. Growth portfolio. Aggressive portfolio. 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 a different asset allocation (target risk) fund as your circumstances change or as you get older. Log in to [Manulifeim.ca/retirement](http://Manulifeim.ca/retirement), use Manulife Mobile app, or speak to a licensed financial advisor.

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