



The first big step on your retirement journey

The Retirement Calculator is an online tool that enables you to set your retirement income goal (or yearly income in retirement), create a plan to help you achieve it, and track your progress. The Retirement Calculator helps you figure out how much money you'll need when you retire. And how much you need to save during your working years to generate that money.

The Retirement Calculator combines your current salary and savings – with built-in assumptions to create a projection of your income at retirement. You can use the tool to determine how much you need to save and what changes you could make until retirement to stay on track. It's easy to complete and is available in your VIP Room at [manulife.ca](https://www.manulife.ca). Here is an overview of the process.

Set your retirement income goal

You begin by entering personal information and answering a few questions to set a retirement income goal.

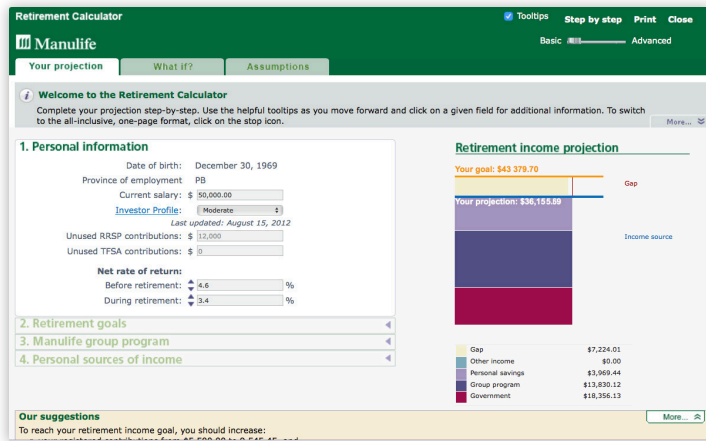
- Personal information includes current salary, ongoing contributions, and your retirement age
- Do you want to include non-registered money or only registered savings, your Old Age Security ("OAS") and Canada Pension Plan/Quebec Pension Plan ("CPP/QPP") benefits?



Track your progress

The Retirement Calculator will generate your personal retirement income projection – a snapshot of your annual retirement goal and your projection.

- Compare your goal and your projection – are you on track or are you falling short?
- If you're on track, congratulations!
- If you're falling short, you can adjust factors such as your contribution amount, your retirement age, or your life expectancy.



Now you can regularly track your progress and adjust your retirement plan to stay on track.

Set your retirement income goal today. Sign in to your VIP Room at [manulife.ca](https://www.manulife.ca).
On the Home Page, click "Use our Retirement Calculator."

