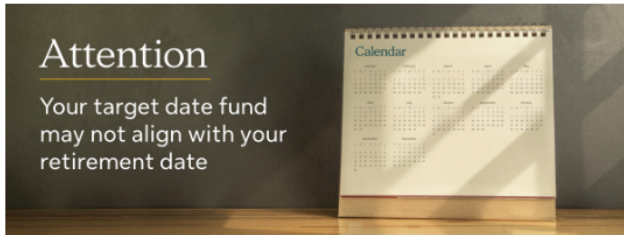
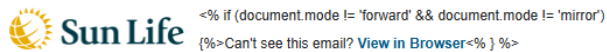




Email – Potentially Incorrect Target Date Funds



Hi <%= recipient.firstName %>,

We're checking to make sure the target date fund you selected still matches your ideal retirement date. While this may be intentional, it's important to understand how the target date fund selected can affect your investment performance.

When you picked your investments, you selected a target date fund because it's simple and effective. It offers a mix of stocks and bonds that get more conservative as you reach your retirement date.

Selecting the right target date fund is important because it helps align your risk with your retirement age.

How this could affect you:

- **If you choose a date earlier than your planned retirement year**, your investments might be too conservative, and you could miss out on potential growth.
- **If you choose a date later than your planned retirement year**, you might be taking on too much risk. This could lead to losses and reduce your savings.

This is a friendly reminder to review your investment approach to ensure your target date fund is still the right fit.

[Review my investments](#)

Need help with your investment portfolio? Talk to a Financial Services Consultant* today.

- If you are in an employer group plan, call: 1-866-634-4840
- If you are in a Choices plan, call: 1-877-805-9303

* Registered as financial security advisors in Quebec



Email – Too Many Target Date Funds



<% if (document.mode != 'forward' && document.mode != 'mirror')
{%>Can't see this email? [View in Browser](#)<% } %>



Hi <%= recipient.firstName %>,

We noticed you're currently invested in more than one target date fund. While this may be intentional, it's important to understand how multiple target date funds can affect your investment performance.

When you picked your investments, you selected a target date fund because it's simple and effective. It offers a mix of stocks and bonds that get more conservative as you reach your retirement date.

Selecting the right target date fund is important because it helps align your risk with your retirement age. Having multiple target date funds may complicate your strategy.

How this could affect you:

- **If you choose a date earlier than your planned retirement year**, your investments might be too conservative, and you could miss out on potential growth.
- **If you choose a date later than your planned retirement year**, you might be taking on too much risk. This could lead to losses and reduce your savings.
- **Having more than one target date fund** could overcomplicate your strategy. A single target date fund may help keep your portfolio simple and on track for retirement.

This is a friendly reminder to review your investment approach to ensure it still meets your goals.

[Review my investments](#)

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Potentially Incorrect Target Date Funds



We noticed your **target date fund** may not align with your retirement date
This could affect your retirement savings.

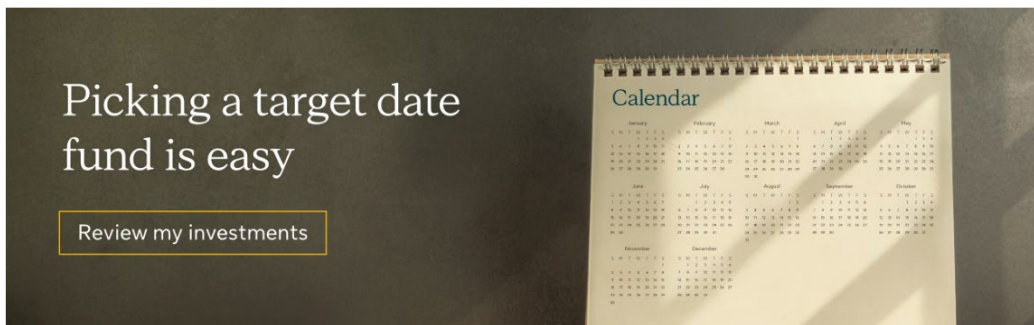
[See why](#)

Too Many Target Date Funds



We noticed you're invested in **multiple target date funds**
This could affect your retirement savings.

[See why](#)



Target date funds work to reduce investment risk as you get closer to your retirement date. These funds automatically adjust over time, so you don't have to worry about managing your investments yourself.

It's a good idea to review your investment approach regularly and make sure your investment mix matches your financial goals.

Review my investments

Too conservative

Choosing a date **before** your target date may mean your investments become too conservative too early.

This may mean you miss out on potential growth and won't save enough to meet your goals.

Too much risk

Choosing a date **after** your target date may mean you are taking on too much risk.

This could lead to losses and reduce your overall returns.

See how target date funds could be used depending on your savings goals

The right fund for Alicia

Alicia plans to retire in 2061. She'd likely choose a 2060 target date fund, so her money is ready for her retirement date.

The target date fund has a balanced mix of investments that start out risky and become more cautious as her retirement date gets closer. This helps protect Alicia's money and makes sure her money is more conservative by the time she reaches retirement.

By choosing a fund close to her planned retirement year, Alicia's money can grow while staying on track for her retirement goals.

The right funds for Patrick

Patrick has many savings goals, including buying a home and retirement. Because he holds these savings in an RRSP, he can use more than one target date fund for different purposes.

For his short-term goal of buying a home, he chose a 2035 target date fund. This fund will be ready at the same time he plans to make a home purchase. For his longer-term retirement savings, he chose the 2060 target date fund. This fund will grow his money over time and become more cautious as his retirement approaches.

Because he has more than one goal with different timelines, and because RRSPs can be used for both goals, choosing more than one target date fund makes sense for him.

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