



Manulife Retirement/Pension Fund Management Services

Republic Act 7641

- ✔ Provides for mandatory retirement pay to private sector employees in the absence of a retirement plan
- ✔ Minimum retirement benefit: One-half (1/2) month's salary for each year of service, plus an additional 22.5 days per year of service.
- ✔ Requirements
 - Aged 60-65
 - At least 5 years of service
 - Non-retail establishments employing more than ten individuals

Overview

A **retirement fund** is an arrangement where a company sets up a fund for the determinable retirement/separation benefit payments of its qualified employees either by:



Lump sum upon retirement



Over a period of years after retirement

Retirement Plan Types

1

Defined Benefit

Employer is required to contribute to the fund and the benefits to be received by the employees are defined by a formula stated in the plan rules.

2

Defined Contribution

Employer or employees or both contribute fixed percentage of the employees' salary. The benefits depend on the total contributions accumulated and the earnings at the time of the retirement.





Benefits For Employers

- ✓ Comply with legal requirements
- ✓ Minimize the disruptive impact of separation-related expenses
- ✓ Retain talent by improving employee loyalty, motivation, and productivity
- ✓ Optimize tax savings with contributions that are 100% tax-deductible
- ✓ Take advantage of the benefits of investment diversification, flexibility, and maximized earnings while lowering employee contributions



Benefits For Employees

- ✓ Enhance retirement savings outcomes
- ✓ Enjoy tax-exempt privileges, as retirement benefits may be exempt from tax
- ✓ Gain a financial cushion in the event of company retrenchment or redundancy

A great partner can be your greatest asset

Our Scope of Services

Investment Management Services

-  Design of an investment program
-  Active portfolio management
-  Periodic review of investment portfolio
-  Fund Accounting

At **Manulife Investments**, we understand what it takes to be great partner. Placing your needs at the heart of all we do, we leverage our global capabilities and scale to help you build a more resilient future for your employees through a retirement fund that is designed, administered, and managed according to your objectives.

Trusteeship Services

-  TIN application
-  Retirement benefit computation
-  Annual registration of the retirement plan
-  Monthly BIR reporting- compensation
-  Annual BIR reporting
-  BIR filing for tax-exemption



Manulife Investment Management Fund Administration



		Defined Benefit	Defined Contribution
	Arrangement		Trust
	Documentation		Trust Agreement
	Investment Outlets	Based on the retirement plan's Investment Policy Statement which may include Manulife's Funds	
	Primary Contributor	Employer	Employee as the primary contributor with the Employer having the option to match Employee's contribution
	Computation of Retirement Benefits to Employee	Dependent on the Plan Rules, but it should not go lower than the minimum benefits set by law which is 22.5 days per year of service	Dependent on the contributions and income of the fund (if any) plus/minus expenses, income/loss of the fund; Benefits should not be lower than the minimum set by law otherwise Employer must top-up
	Fund Switching	NO	YES our recommendation is once a year

Globally, we are a major retirement provider

United States

\$246.8B AUMA¹ (USD)

#2 in sales for plans <\$5M³

#4 in sales for plans \$5M-\$25M³

#2 in sales for plans \$25M-\$100M³

Canada

\$88.4B AUMA¹ (CAD)

29.7% market share²

#2 in sales²

Philippines

\$22M AUMA⁷ (USD)

Hong Kong

\$49.3B AUMA¹ (USD)

#1 (27.8%) MPF market, AUMA⁴

#1 MPF market, net cash flows⁴

Indonesia

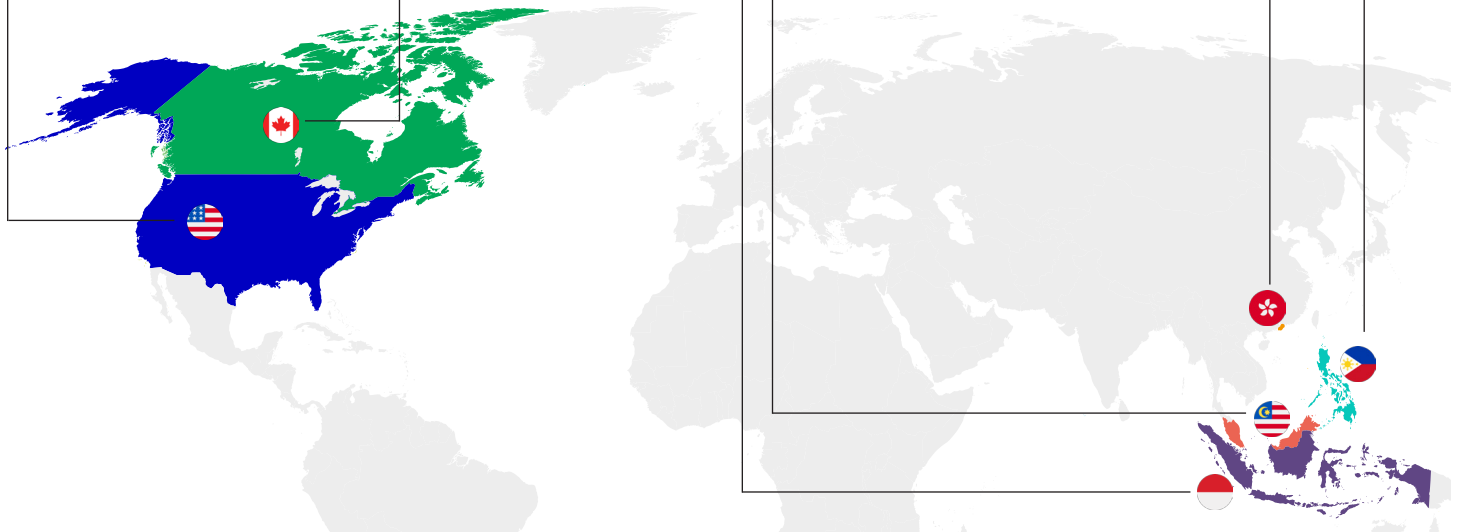
\$1.8B AUMA (USD)

#3 (17.6%) DPLK market, AUMA⁶

Malaysia

\$36M AUMA (USD)

#7 (2.1%) PRS market, AUMA⁵



¹ Global Wealth & Asset Management (Internal View) metrics, as of Q4 2024. ² LIMRA, Q4 2024. ³ LIMRA, <\$100M market segment, Rolling 4Q as of Q3 2024. ⁴ Mercer MPF Market Shares Report as of Q4 2024. ⁵ PPA PRS Industry Report. ⁶ DPLK Association's market rank by AUMA as of Q4 2024; Market rank by sales or cash flows is as of June 2024. ⁷ As of Q4 2024, Manulife affiliates' AUM.



Partner with us today to enhance your employee benefits and invest in their future!

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