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| |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | | |  |  |  |  |  | | --- | --- | --- | --- | --- | | The relationship between finances, stress and mental health demonstrates the importance of an integrated approach. So, when thinking health, think holistic! Even small changes can have a positive impact on your health and financial wellness.  So, what is financial wellness? Financial wellness is the state of financial well-being in which you manage your expenses, debts, bills, emergency fund, and your long-term financial goals.  Financial wellness, physical wellness and mental wellness go hand-in-hand and taking steps towards better financial preparedness can help you feel more in control and relieve stress, allowing you to enjoy life.  How can I manage my financial wellness?  Improving your financial wellness can be broken down into three steps:  Step 1: Gain control of your day-to-day, month-to-month spending  Step 2: Save for an unexpected expense with an emergency fund  Step 3:Set and save for a goal  Manulife has a few resources that can help you get started on your journey.  Financial Wellness Assessment TheFinancial Wellness Assessment lets you easily see your overall financial situation. Answer a few simple questions, identify your top financial priorities and receive a personalized action plan to help improve your financial wellness – and your well-being. To discover your score, go to [www.manulife.ca/fwa-OpenText](http://www.manulife.ca/fwa-OpenText).  Steps Retirement Program  The *Steps Retirement Program (“Steps”)* is an online tool that helps you set a goal for the kind of lifestyle you want in retirement, estimate the income you would need to support that lifestyle, and compare that to how much income you are on track to receive from your retirement savings. Sign into your [online member account](http://www.manulife.ca/gro) to set your goal today. If you’ve already set your goal, we encourage to review your goal to ensure it continues to align with your retirement financial goals.  Manulife’s Webinar series  Join Manulife’s live webinars and get simple tips and ideas to help you and your family make healthy financial decisions. Visit [Manulife.ca/webinars](https://www.manulife.ca/page/webinars.html?vanity=manulife.ca/webinars) to register for an upcoming webinar.     |  |  | | --- | --- | |  | Need help?  Our representatives can be reached by phone at 1-888-727-7766, Monday to Friday, between 8 am and 8 pm (ET). Check out Manulife’s [Learning Resource Centre](https://www.manulife-group-plans.ca/learning-centre/resources.html) for tips and ideas to help you manage your money and save for your future. | |  | PlanRight  For questions about your investment options, financial or retirement advice, request an appointment with one of Manulife’s PlanRight Advisors.  Go to [manulife.ca/talk-to-an-advisor](https://www.manulife.ca/page/groupsavings-talk-to-an-advisor.html?vanity=manulife.ca/groupsavings/talk-to-an-advisor) | | | **Manulife (The Manufacturers Life Insurance Company)** 500 King St N, Waterloo, ON N2J 4C6, Canada  [Manulife.ca](http://www.manulife.ca)  Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. | | |
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