

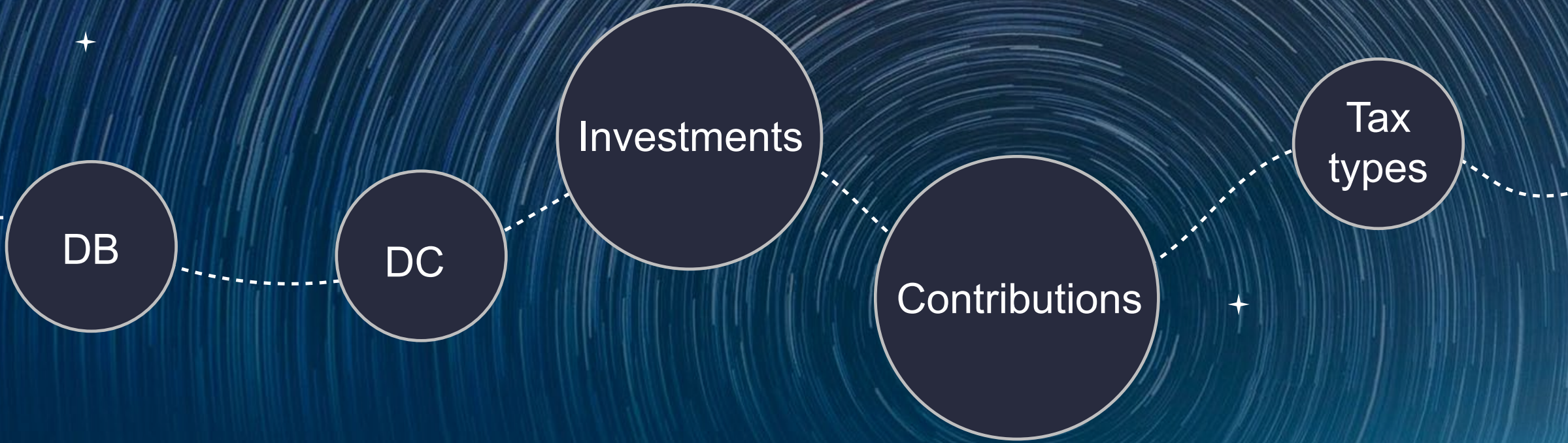
# The Design Experiment

Why are we here?

Marc-Antoine Morin, AVP Canada Retirement

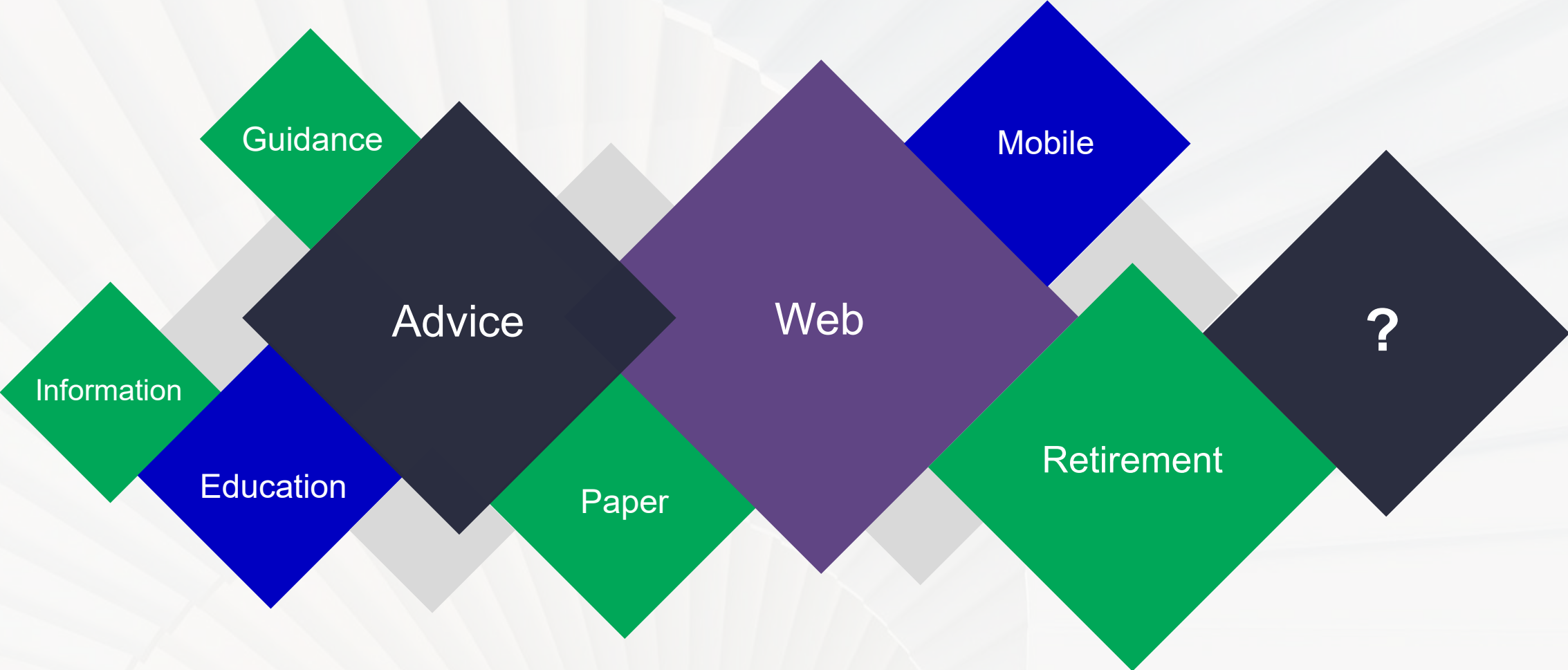
February 22, 2023





**A travel through time**

# Evolution



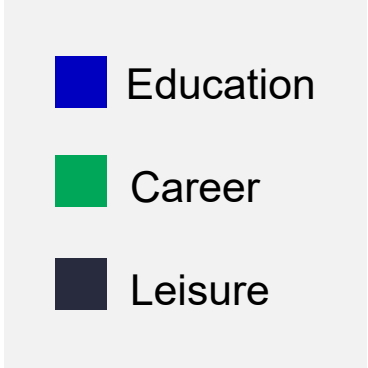
# Why offer a Retirement Program?



# How the world has changed



# Retirement & Employment deal



## Then

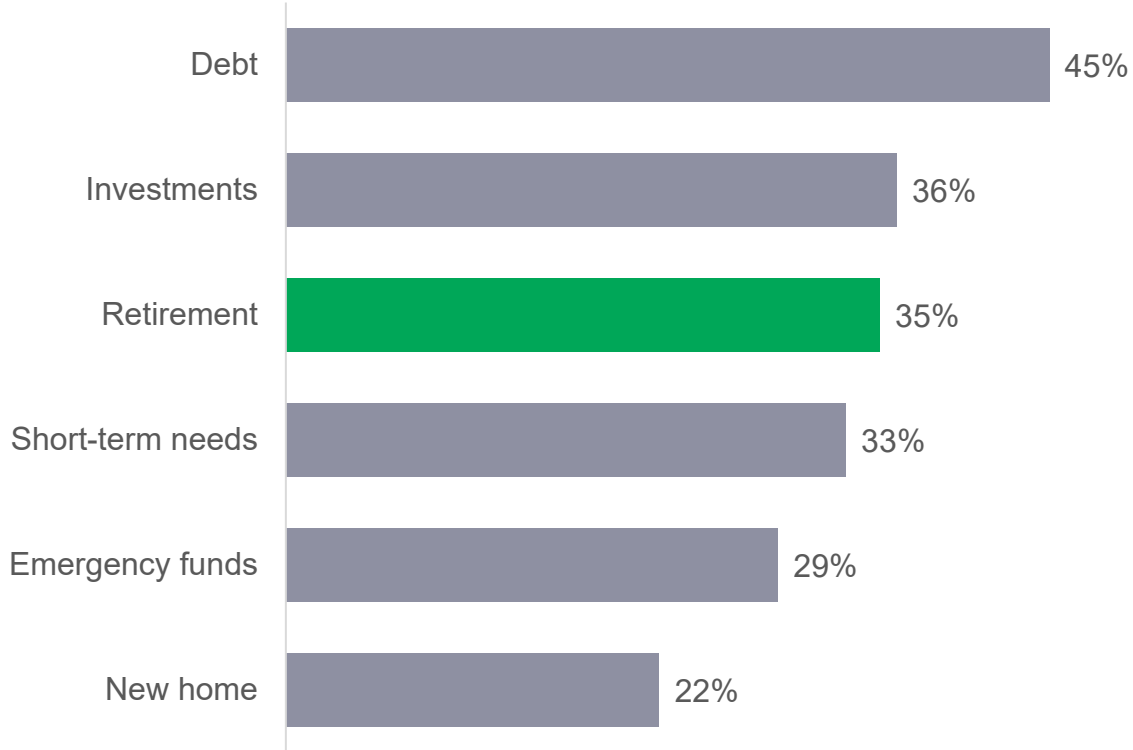


## Now

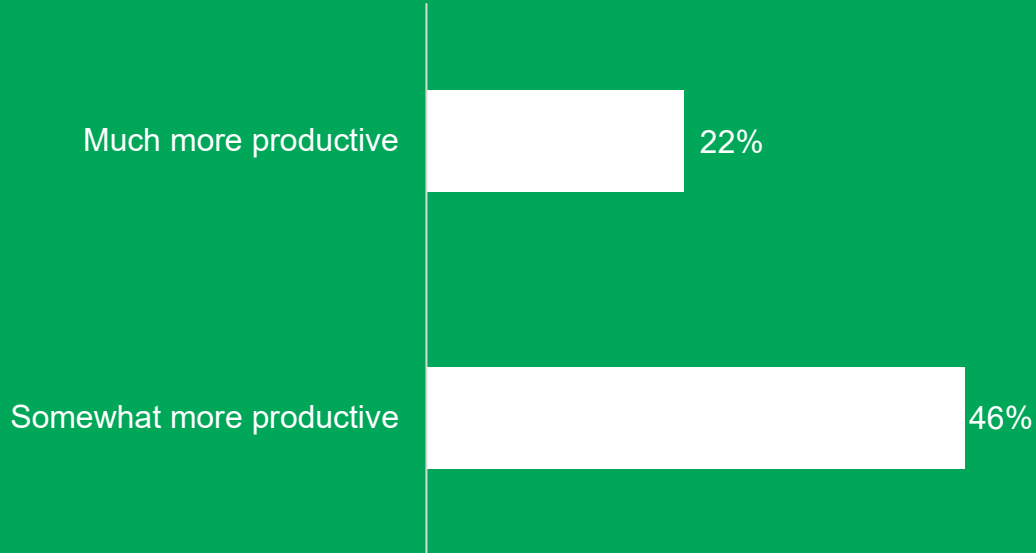


# Financial Diversity & Stress

## Short-Term Goals



## Change in Productivity: if not worrying about personal finances



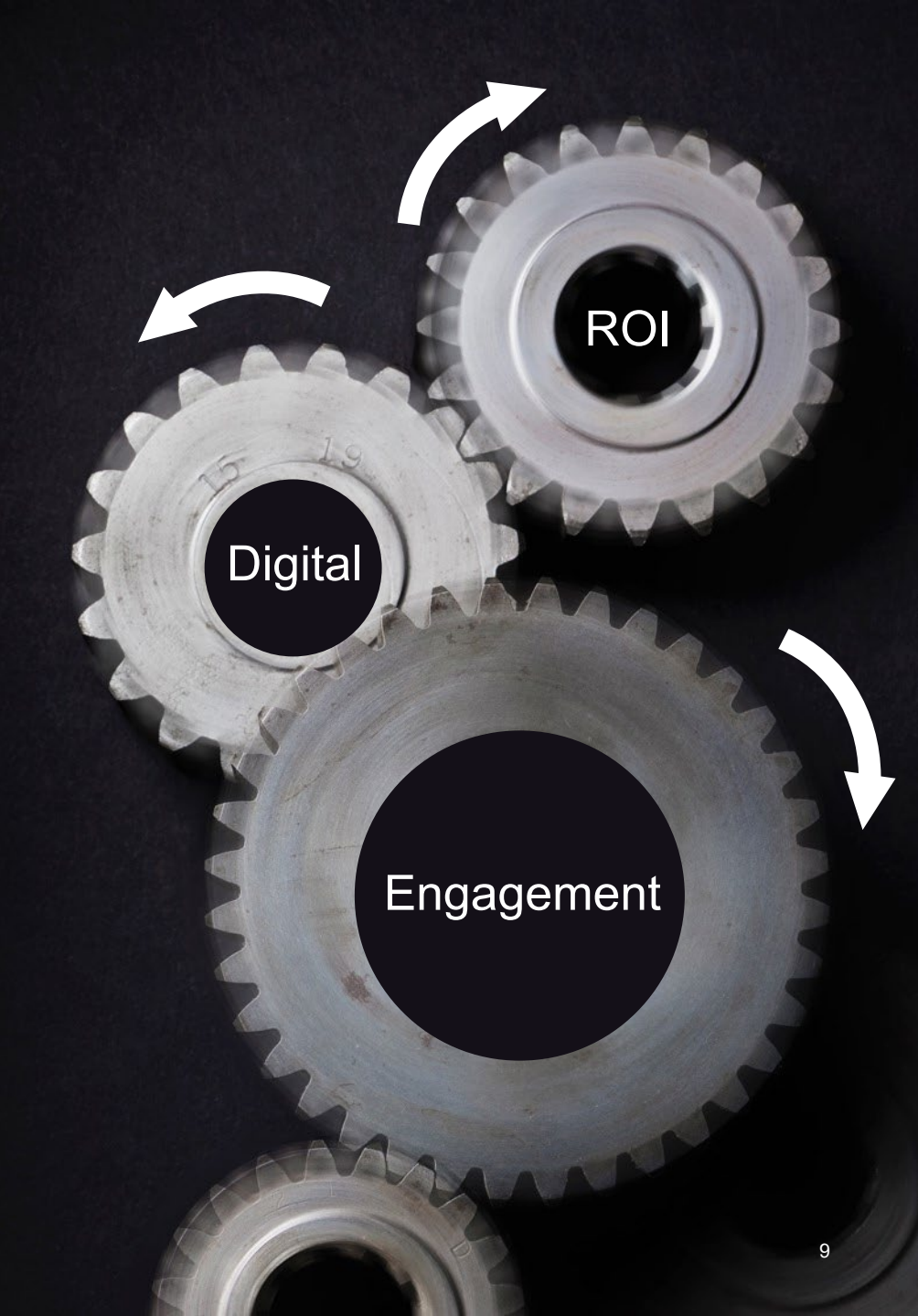
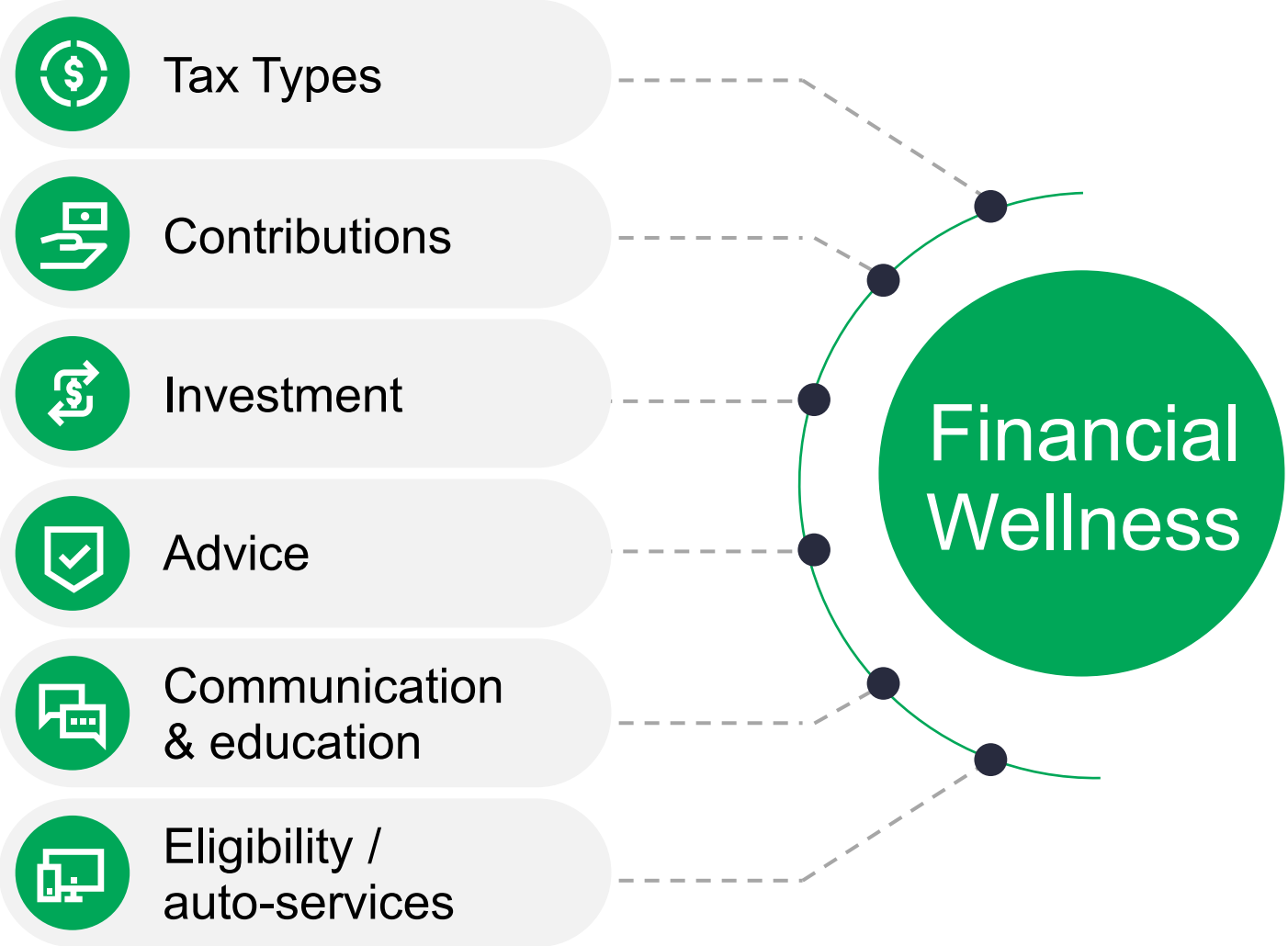
Source: Manulife 2021 Financial Stress Survey

# Options for the Design





# Financial Wellness-first design



**Revolution  
or Evolution**

Educate

Facilitate

Implement

**Thank  
You**

