

Smart investing leads to greater retirement wealth



Target date funds can enhance retirement wealth by as much as

50%

The Pension Research Council at the Wharton School found that plan members using low-cost target date funds earned 2.3% higher returns each year, which can enhance retirement wealth by as much as 50% over 30 years.¹



Performance data is for illustration purposes and does not guarantee future returns.

Get better results with target date funds

The world's top retirement research shows that the high investment choice approach taken by most major insurance companies often leads to poor outcomes for plan members. That's because employers don't have the desire or capacity to actively manage funds, and plan members have little interest in becoming investment experts.

To eliminate asset allocation and market timing mistakes for members, and the administrative burden for employers, Common Wealth has created an intelligent investing platform that leads to better outcomes for plan members.

World-class fund management

Common Wealth gives members access to low-fee, professionally managed target date funds from BlackRock®, the world's largest asset manager.

Automatic risk adjustments

Target date funds are tailor-made for retirement. They optimize asset allocation based on age and automatically rebalance to adjust your risk profile by becoming more conservative as you near retirement.

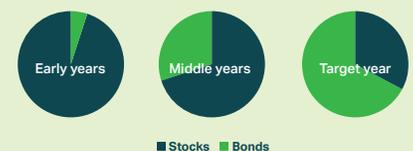
Portfolio diversification

BlackRock® target date funds maintain a high level of diversification with a mix of assets. Each fund invests in over ten thousand different stocks, bonds and real estate in Canadian, US and International markets.

Automatic investing

Common Wealth offers a curated set of BlackRock® funds designed to support all life stages. While members can select any of these funds, the plan automatically matches members to a risk-appropriate option. This translates to higher participation, greater savings, and avoids the indecision and complexity of overwhelming choice.

BlackRock® LifePath Funds Change Over Time



BlackRock®