

It's not a dream, it's the plan

Common Wealth vs Manulife, Sun Life,
Canada Life & Other Insurers

Selecting a modern workplace plan

Until now, there has been little choice when it comes to group RRSP and TFSA plans. The insurance industry has dominated the market with high-fee, complex investment lineups that have little to no retirement planning, making it cost prohibitive for many companies to offer retirement savings plans, particularly small and medium-sized businesses.

With changing trends, evolving consumer behaviors, and the demands of a modern workforce, employers are looking for innovative solutions that offer ease of use, low fees, proven investment strategies, and plan portability so staff benefit from long-term financial security.

A digital retirement platform with a member-first approach

We believe all Canadians deserve a plan that puts their needs first, regardless of how much they earn or where they work. That's why we built the

industry's first, low-fee, digital retirement platform that stays with you for life!

Common Wealth is backed by years of in-depth research to make planning, saving, and investing easy, while delivering the best possible financial outcomes for members.

		Common Wealth	Insurers
Fees	Low fees for any size company	●	
	Low fees when you leave employer	●	
Investing	Target date funds, made for retirement	●	●
	Streamlined fund selection & management	●	
	Guaranteed lifetime income	●	
Planning & Saving	Group TFSA, RRSP, DPSP and RRIF	●	◐
	Suggests optimal contribution rate	●	
	Calculates retirement income target	●	
	Fully digital transfers of RRSP/TFSA	●	
	Fully digital enrollment & contributions	●	
	Tax & government benefits optimization	●	
Management	Payroll-based contributions & matching	●	●
	Fully digital employer administration	●	
	Flexible plan design	●	◐
	Dedicated team for setup & education	●	

A retirement savings plan for life

Built-in personalized planning answers all your retirement questions

Common Wealth provides a lifelong low-fee retirement saving and investing plan for members. It's the only plan on the market with built-in retirement planning, so you know how much to save, where to save - TFSA, RRSP, or both - where to invest, and how much to expect from government benefits.

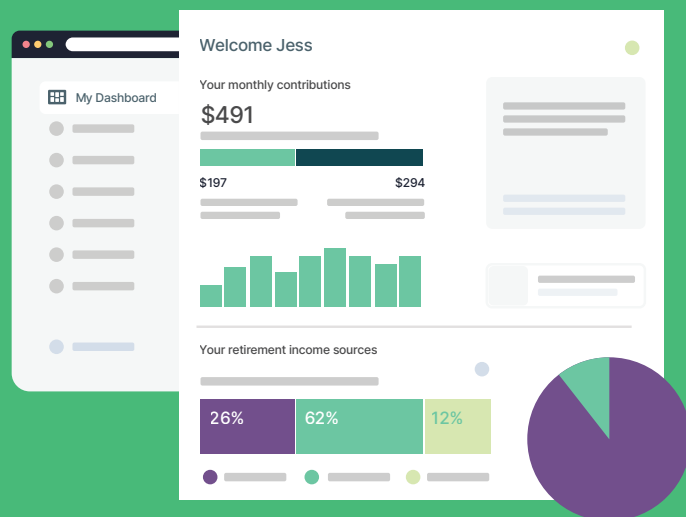
The plan suggests the monthly income you'll need in retirement and a savings schedule to help you reach that goal. In just a few clicks, you can transfer in any existing RRSP or TFSA to take advantage of low fees and consolidate the management of your retirement investments.

Common Wealth helps you track all sources of retirement income - workplace contributions, personal savings and expected government benefits - and evolves as your savings and income change, so you always know how you're progressing towards your goals.

At retirement, in-app withdrawal suggestions will help you to minimize taxes and maximize every dollar of government benefits you're entitled to.

Industry innovation and investment trends

Insurance companies have promoted the variety of funds as a benefit, but the reality is most



employers do not have the desire to select and oversee funds and plan members have little interest in learning how to invest - they simply want a proven strategy to grow their money.

Modern financial technology platforms like Common Wealth are trending towards investment portfolios called target date funds, which are tailor-made for retirement and can enhance retirement wealth by as much as 50%.

Making smart financial choices easy with automatic investing

Common Wealth's streamlined investing approach automatically matches and invests member savings into an age-appropriate target date fund from BlackRock®, the world's largest asset manager. This gives you all the benefits of a professionally managed fund without having to become an investment pro.



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

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.

Olivia S. Mitchell & Stephen P. Utkus, "Target Date Funds and Portfolio Choice in 401(k) Plans" (2020)



BlackRock® target date funds offer a mix of stocks, bonds, real estate, and infrastructure, with over 10,000 underlying funds across different types of investments and markets to better protect against risk. They automatically rebalance and become more conservative as you near retirement.

Our one-click investing lets you 'set it and forget it', while the plan works to build your nest egg for retirement. It also eliminates any risk of trading employer contributions in highly volatile individual stocks or cryptocurrencies.

A low-fee plan for life

Our member fees are 50% -70% lower than what the average Canadian investor pays. That means you keep more of your invested earnings and ultimately need to save less to reach your retirement goals compared to other plans.

Unlike the high-fee rollover scenarios common in the industry, when your employees retire or move on from your company, they keep their plan and access to affordable fees, so they can continue to grow their savings - job to job and into retirement.

Guaranteed lifetime income

We have partnered with Brookfield Annuity to provide a guaranteed lifetime income option directly through the Common Wealth platform. This unique annuity offers longer deferral periods and the ability to purchase in monthly amounts, so members can ensure a steady stream of income throughout their retirement years.

We make saving for retirement easy.

**Save More.
Retire Happy.**

Book a demo

commonwealthretirement.com

Easy plan setup and maintenance

Flexible plan design with group RRSP, TFSA DPSP & RRIF

Offer creative compensation packages with matching contribution to employees of all income levels, whether they are part-time or full-time workers. We support TFSA, RRSP, DPSP and RRIF accounts in one plan, for a cost-effective alternative to a Defined Contribution Pension Plan.

Fully digital setup, enrollment and contributions

Unlike legacy plans, our user-friendly digital platform makes plan setup, enrollment and maintenance easy and efficient for both employers and plan members.

Your plan can be up and running within days, and members can enroll in about 10-15 minutes. All contributions are fully digital, whether from your employee's paycheque or personal bank account.

Guided education & support

We specialize in group business, with a team that brings decades of collective retirement experience from the world's top pension plans. You'll have access to a dedicated retirement specialist who will guide you through plan design, employee onboarding, and payroll processing.

We also provide education for your team through group webinars, online content and in-app suggestions. Guided enrollments and transfers are also available to ensure all members get the most out of their plan.

A commitment to innovation

We partner with industry-leading financial organizations around the world - BlackRock, Brookfield Annuity, Healthcare of Ontario Pension Plan (HOOPP), The Aspen Institute, and World Bank - to ensure we're delivering innovative features and strategic opportunities that benefit our members.

Brookfield
Annuity

BlackRock