

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

The Common Wealth Difference



Easy & affordable group retirement savings plans

Group retirement plans are a great way to provide financial incentives that attract, reward and retain employees. To meet the demands of a modern workforce, a plan should offer ease of use, low fees, a proven investment strategy, and plan continuity, so staff benefit from long-term financial security.

A member-first approach

At Common Wealth, we believe all Canadians deserve a plan that puts their needs first. That's why we built the industry's first low-fee, digital retirement platform that stays with you for life!

Our user-friendly online experience makes planning, saving and investing easy. Common Wealth is the only solution on the market with built-in planning, so you know how much you'll need in retirement income, how much to expect from government benefits and how much to save, with a contribution schedule to help get you there.

A proven investment strategy

Our platform provides members with investment funds that are tailor-made for retirement from BlackRock®, the world's largest asset manager.

In a few clicks, members are automatically matched to a low-fee target date fund, so they get all the

benefits of a professionally managed fund, while maximizing the growth of their money - and unlike legacy providers, when employees retire or move on, they keep their low-fee plan so they can continue to build for the future.

Easy setup and enrollment

Our digital platform makes setup and maintenance quick and easy for employers, and staff can enroll in about 10 mins. We also offer dedicated support, team demos, financial education and guided enrollments to ensure you and your team get the most out of the plan.

		Common Wealth	Wealth Simple	Insurers
Fees	Low fees for any size company	●	●	
	Transparent member fees	●	◐	●
Investing	Automatically optimizes risk over time	●		
	Streamlined fund selection & management	●	●	
	Guaranteed lifetime income	●		
Planning & Saving	Group TFSA, RRSP, DPSP and RRIF	●	◐	◐
	Calculates retirement income target	●		
	Built-in retirement planning & tracking	●		
	Suggests optimal contribution rate	●		
	Fully digital enrollment & contributions	●	●	
	Tax & government benefits optimization	●		
Management	Fully digital employer administration	●	●	
	Flexible plan design	●	◐	◐
	Dedicated team for setup & education	●		



Our investment strategy can enhance your 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 (2020)