

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

The Common Wealth Difference

common wealth



The only group RRSP that's fully integrated with QuickBooks®

Group retirement plans are a great way to provide financial incentives that help attract, reward and retain employees. To meet the demands of today's modern workforce, a plan should be easy to use, integrate with your payroll, deliver a proven investing strategy, and provide retirement planning.

Easy setup and automatic management

Common Wealth offers the first low-fee, digital retirement platform that's completely integrated with QuickBooks®, so you can make RRSP contributions right from your payroll without any added administrative tasks - saving you hours of time compared to other plan providers.

We'll automatically deduct and invest employee and employer contributions, manage investments, recordkeeping, and generate RRSP slips at tax time for your employees.

A member-first approach

Our user-friendly experience makes saving and investing easy. Enrollment takes about 10 minutes and guides users through a personalized planning process, so members know how much money they'll need in retirement, how much to expect from government benefits and how much to save each month to reach retirement readiness.

A proven investment strategy to help your savings go up to 2-3x further

Our plans offer a diverse investment portfolio tailor-made for retirement from BlackRock®, the world's largest asset manager.

In a few clicks, members are matched to a low-fee target date fund that automatically adjusts risk and balances your portfolio, which maximizes retirement savings over time.

Unlike other providers, when employees retire or move on, they retain access to a low-fee plan so they can continue to manage their retirement savings.

		Common Wealth	Robo-Advisors	Insurers
Fees	Low investing fees	●	●	
	Transparent member fees	●	◐	●
Investing	Automatically optimizes risk over time	●		
	Automatic fund selection & management	●	●	
	Diverse portfolio across asset classes	●	●	●
Planning & Saving	Group TFSA, RRSP, and RRIF	●	◐	◐
	Calculates retirement income target	●		
	Built-in retirement planning & tracking	●		
	Suggests optimal contribution rate	●		
	Fully digital enrollment & contributions	●	●	
Management	Tax & government benefits optimization	●		
	Fully automated payroll integration	●		
	Flexible plan design	●	◐	◐
	Dedicated support & education	●		



Our investment approach 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)

commonwealthretirement.com