

Smart investing leads to greater retirement wealth



Streamlined investing for better results

Research shows that offering too much investment choice can lead to poor outcomes for plan members, as very few people have the expertise to properly manage their own investments.

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 years¹.

World-class funds

Common Wealth's default investment approach offers low-fee, target date funds (TDFs) from BlackRock®, the world's largest asset manager.

These funds provide professional investment

management, automatic asset allocation, regular rebalancing, and risk management.

Automatic risk adjustment

Target date funds are a smart and proven choice for retirement. They optimize asset allocation based on your age and automatically adjust risk to become more conservative as you near retirement.

Portfolio diversification

BlackRock® TDFs 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.

While members can select any of the ten TDF funds available, Common Wealth automatically suggests a risk-appropriate option, allowing members to set it and forget it and let the plan work to maximize their savings.

Personalized portfolios

Common Wealth also provides an easy way for members to personalize their investments with the Build My Own Portfolio option, should they need to.

Build My Own Portfolio lets members combine funds across a variety of asset classes from RBC Global Asset Management (RBC GAM), one of Canada's top investment managers.

This is useful for members who want to define their own risk level in line with their financial goals.

This may include short-term goals such as a home purchase where lower risk is preferred, or a member who already has some form of guaranteed retirement income, such as pension or annuity, and wants to increase their risk.