

commonwealth

Save more. Retire happy.

Smart financial decisions, made easy.





You've left your workplace plan...
what should you do with your retirement
savings?



Your options



Keep my retirement plan with my workplace provider

~2.00%



Move my retirement savings to the bank

~2.00%



Move my retirement savings to Common Wealth

1.25%



Low fees means more money in your pocket



How many retirement years does your plan get you?

get up to
\$92,365
more!

Investment Growth



Smart Drawdown

In-app tips on how to maximize government benefits and minimize taxes

Low Fees

Don't pay more than you need to

Benefits Optimization

Maximize CPP, OAS, and GIS

Smart Investing

A diversified portfolio that gets asset allocation right, rebalances and adjusts risk with age

GLI

Protect against outliving your money with annuities

Plan for life

Use your plan through retirement

What does a good retirement plan look like?





Guarantee income in retirement (annuities)



- Ensure you have the financial resources you need throughout your retirement
- Annuities offer dependable lifetime income for financial security and peace of mind in retirement
- Protects your retirement savings from economic and market conditions
- Start as early as age 50 with regular monthly payments through your Common Wealth RRSP





'Made-for-retirement' investing



BlackRock®

Professionally managed funds from the world's largest asset manager, inside the plan

Market leader in the Canadian retirement landscape with over \$50B under management

Pioneered the target date fund, broadly recognized as an effective retirement strategy



Personalized fund suggestions

Members can select any fund or keep the smart default

TELL US ABOUT YOURSELF

I am **40** years old

I plan to retire at **< 65 >** years old

My annual pre-tax income today is **\$ 100,000**

My current retirement savings are **\$ 100,000**

FUND NAME	DESIGNED FOR RETIREMENT IN
<input type="radio"/> BlackRock CDN LifePath Retirement Index NI Fund >	
<input type="radio"/> BlackRock CDN LifePath 2025 Index NI Fund >	2025
<input type="radio"/> BlackRock CDN LifePath 2030 Index NI Fund >	2030
<input type="radio"/> BlackRock CDN LifePath 2035 Index NI Fund >	2035
<input checked="" type="radio"/> BlackRock CDN LifePath 2040 Index NI Fund >	2040 SUGGESTED FOR YOU
<input type="radio"/> BlackRock CDN LifePath 2045 Index NI Fund >	2045
<input type="radio"/> BlackRock CDN LifePath 2050 Index NI Fund >	2050
<input type="radio"/> BlackRock CDN LifePath 2055 Index NI Fund >	2055
<input type="radio"/> BlackRock CDN LifePath 2060 Index NI Fund >	2060

HOW YOUR CONTRIBUTIONS WILL BE INVESTED

- Stocks - 71.77%
- Bonds - 19.99%
- Real estate and infrastructure - 8.24%

See how your investments will change over time by moving the slider.

40 years old

40 65+



Evidence that target date funds outperform



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

Target date funds can enhance retirement wealth by as much as

50%

Regulator guidance

A recent report from **FSRA and OSFI** recommends lineups with fewer investment options, and highlights target date funds as an appropriate solution. cases

Academic research

A study from the **Wharton School** found that investing in target date funds could lead to up to 50 percent more retirement wealth over 30 years.

Market trends

Data from **Sun Life** shows that target date funds are included in 80% of capital accumulation plans (CAPs) in Canada.



MAXIMIZE THE VALUE OF YOUR PLAN

Compared to the average **RRSP** & **TFSA**, saving in Common Wealth can help you...



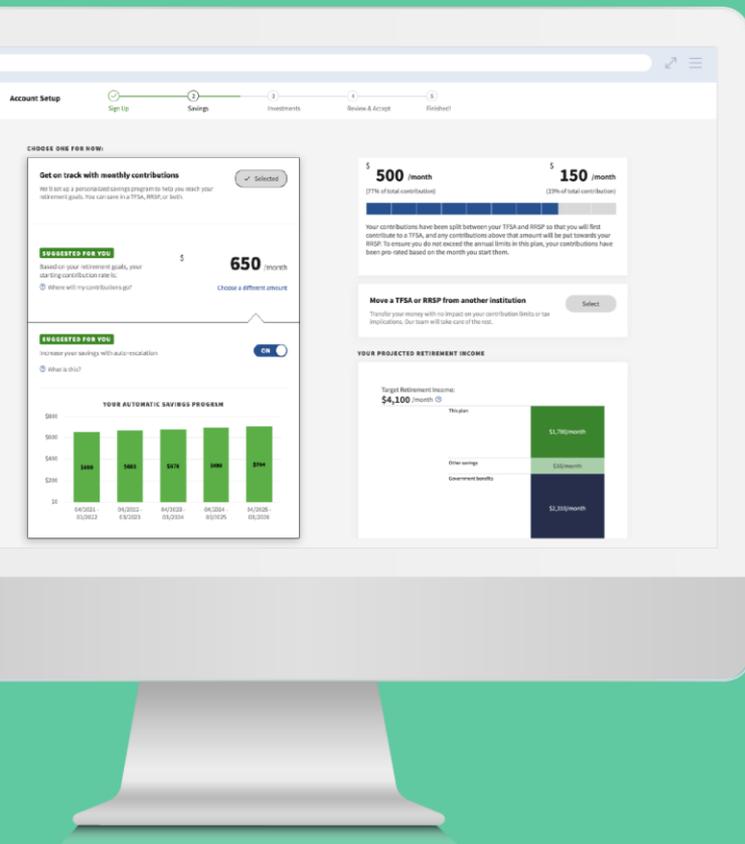
Retire **several years** earlier!



Guarantee monthly income
throughout your retirement



Maximize your **government**
benefits



Let's see it in action!

Watch a demo