common wealth

Save More.
Retire Happy.

An award-winning digital retirement plan that helps your money go up to 2-3x further than a typical RRSP

commonwealthretirement.com

The easiest way to track your retirement readiness

With a proven investment approach to maximize your money

Most people don't have a clear view on how to plan for retirement, whether they are at the start of their savings journey or close to retiring. Canadians often have the choices of a high-fee RRSP from the bank or a high-fee individual plan they were moved into after they left their workplace. To save on fees, you can manage your own money through self-directing investment tools called robo-advisors.

In reality, most people are not going to become investment pros, but still want an easy, proven strategy for maximizing their retirement savings. That's where Common Wealth comes in.

Common Wealth gives you the best of both worlds: low fees that don't chew up all your investment earnings, and automatic investing in a world-class portfolio tailored to you.

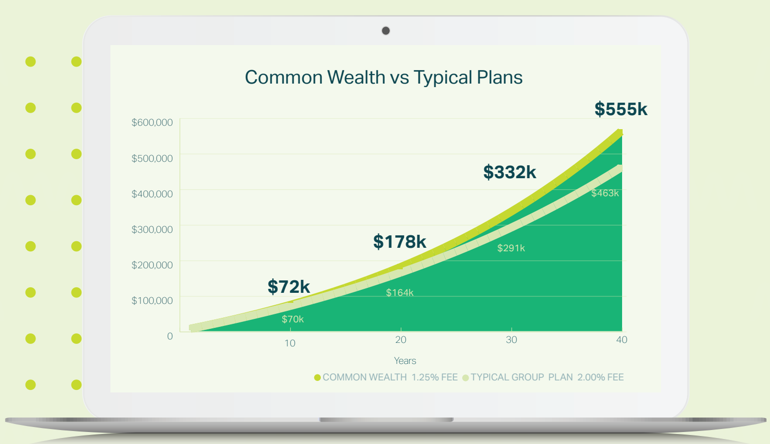
A retirement plan that's more than just an investment account

While investing is crucial to any retirement plan, legacy solutions and self-directed investment platforms only focus on investing, and fail to address other critical aspects of retirement such as planning, tax and government benefits optimization, and how to live off your savings when you retire.

A member-first plan that answers your retirement questions

At Common Wealth, our goal is to help you plan, save, invest, and track your progress throughout your career and into retirement, by giving you answers to common questions like:

- How much should I save for retirement?
- How much can I expect in government benefits?
- Where should I invest my savings?
- How do I withdraw my money in retirement?
- How do I make my savings last in retirement?

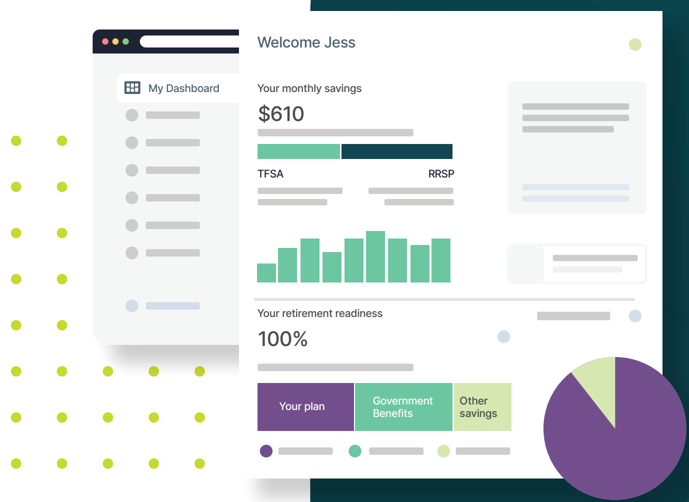


For illustrative purposes. Does not guarantee future returns.

Our low-fees mean more money in your pocket!

Saving $500 a month could mean $555,000 by the time you need it. That's $92k more than a typical plan.

Assumes a 5% annual growth rate before fees.



Your retirement plan for life

Maximize your retirement wealth and retire with greater financial security

With Common Wealth, you get a user-friendly, digital retirement platform that helps you maximize every dollar you save during your working years.

Personalized Planning

Get an estimate of how much you'll need in retirement based on your age, income, and retirement goals. Your plan will automatically adjust as you save or transfer in funds, so you can easily track your progress.

Smart Saving

The plan will suggest a monthly savings amount. Simply connect your bank account to save in the RRSP or TFSA that comes with your plan.

Smart Investing

Get matched to a risk-appropriate investment fund that automatically reduces your risk as you near retirement.

Benefit Optimization & Withdrawal Guidance

Learn how to maximize CPP, OAS, and GIS benefits and get smart withdrawal tips to get the most out of every dollar.

Guaranteed Lifetime Income

Redirect your RRSP/RRIF savings into an annuity to protect your money and ensure a monthly income for life, to avoid outliving your savings.

A Low-Fee Plan For Life

Benefit from a low-fee plan, up to 70% less than what most Canadians pay, for life.

Privacy and Security

SOC 2 compliance means your data stays secure, available, confidential, and private.

Smart financial choices, made easy

A smart investing approach

Your Common Wealth plan gives you an intelligent investment program tailor-made for retirement, using low-fee target date funds (TDF) from BlackRock®, the world's largest asset manager.

Set it & forget it

You'll be matched to a risk-appropriate portfolio that automatically adjusts to become more conservative as you near retirement - so you can set it and forget it.

Portfolio diversification

BlackRock® funds maintain a high level of diversification to reduce risk and maximize returns by allocating across asset classes in Canada, the US and Internationally.

Automatic investing

Select any of the BlackRock® funds in your plan or stay with the suggested fund, which aligns you to the best long-term outcomes based on expert research.

Set up your account in minutes

It's quick and easy to set up your Common Wealth plan. In just a few clicks you can connect your bank account and transfer in any of your existing RRSPs/TFSAs. This gives you a single place to manage your retirement investments, while taking advantage of low fees and an investment program designed to put more money in your pocket.

- Enroll in about 10 minutes
- Automatic professional investing
- 24/7 access to modify or pause contributions, change investments or withdraw savings
- Access to a retirement specialist

We're committed to helping Canadians retire with greater financial security. For more information or to see a demo, contact your advisor or visit us online.

Enhance your retirement wealth by as much as 50%

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

A paper from 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)

Learn more

commonwealthretirement.com