

# The benefits they really want

An award-winning workplace retirement plan that helps your team build for the future

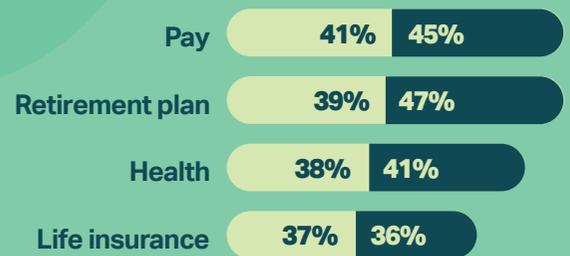
## Attract, retain and reward top talent with a modern retirement plan

Workers across Canada are prioritizing jobs that can help them build a better financial future. Creating a great place to work isn't just about perks and pay. Companies that offer retirement benefits say it's one of the best ways to recruit, reward and retain talent.

Common Wealth is providing a fresh approach to workplace retirement plans, with an innovative platform that puts Canadians first. The platform gives every employee a personalized plan with smart saving suggestions and automatic investing, which can help their savings go up to 2-3x further than a typical RRSP.

With Common Wealth, you get easy setup, self-serve online employee enrollment and a turnkey education program to maximize participation, so you and your team get the most out of your plan.

Retirement plans are a top recruiting and retention tool



● Extremely important ● Very important

Maru/Matchbox. HOOPP, "Canadian Employer Pension Survey" (October 2021)



Talk to your advisor about  
**Common Wealth**

[commonwealthretirement.com](http://commonwealthretirement.com)

## Easy setup and administration

Common Wealth has made plan setup and administration easy. It offers flexible contribution and matching, and works with any payroll system to automatically deduct and invest contributions each pay cycle-- removing the complexity and manual administration with other providers.

Plus, when employees retire or move on from your company, they keep their plan for life, so they can continue to manage their retirement investments.



**71%** of Canadians are willing to forgo a higher salary for a better retirement plan

Abacus Data, HOOPP, "National Survey on Canadians' Preparedness for Retirement" (May 2021)

## A plan your employees will love

Common Wealth gives members the confidence to create a better financial future with a personalized plan so they know:

How much do I need to retire?

How much can I expect in government benefits?

How much should I save?

Where should I invest?

How do I turn my savings into retirement income?

All RRSP and TFSA contributions are invested in a diversified investment portfolio that automatically rebalances, so they can set it and forget it while the plan works to maximize retirement wealth over time.

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

Common Wealth is committed to helping Canadians retire with greater financial security. To explore a plan for your team, contact:



		Common Wealth	Robo Advisors	Insurers
Fees	Low fees for all members	●	●	●
	Transparent fees	●	◐	●
Investing	Automatically optimizes risk over time	●	●	◐
	Automatic fund selection & management	●	●	●
	Matches you to a fund for your life stage	●	●	●
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	●	●	●
Management	Tax & government benefits optimization	●	●	●
	Fully digital employer administration	●	●	●
	Flexible plan design	●	◐	◐
	Dedicated team for setup & education	●	●	●



**Smart financial choices, made easy**

[commonwealthretirement.com](https://commonwealthretirement.com)