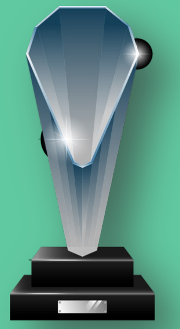
A digital retirement plan for advisors

A partnership that puts advisors at the heart of the client experience

common wealth



2022 Winner

Pensions&Investments

Innovation Award In Technology

“This product is really innovative... the jury is convinced that this initiative represents the future of pension plans.”

Selected over 50+ international submissions

Award-winning retirement technology

Trusted by Canada’s leading advisors

HUB | STERLING CAPITAL BROKERS | NAVACORD

PEAK Benefit Solutions Inc. | Cowan | JONESDESLAURIERS INSURANCE MANAGEMENT INC.

PENMORE BENEFITS | SPM Financial MANAGE YOUR RISK. GROW YOUR WEALTH. | SELECTPATH

JONES DESLAURIERS BLEVINS | WINCH GROUP BENEFIT ADVISORS | IDC WORLDSOURCE INSURANCE NETWORK INC.

bridgewell | HUBBARD INSURANCE GROUP | CapriCMW

Benefits Alliance | PACE CONSULTING BENEFITS & PENSIONS LTD. | LloydSadd INSURANCE BROKERS

A few of our plan sponsors

Tech / software

- KOHO
- PartnerStack
- co:here
- HUMI
- GlobalVision
- BLOCKTHROUGH

Transportation & travel

- Helijet
- atp
- Bracewell Marine Group
- Four Points by Sheraton
- EXACT

Energy, mining & construction

- minesense
- ScopeGap Contractors
- ThermoEnergy Solutions Inc.
- BuildingUp

Health care

- OMA Ontario Medical Association
- SEIU Healthcare
- CarePartners Well ahead.
- BCDA The Voice of BC Dentists
- intellijoint surgical
- cowichan hospice house

Professional services

- MALROZ
- Ontario Society of Professional Engineers — Behind every great engineer.
- CAHILL Chartered Professional Accountants LLP
- Campbell Froh May & Rice LLP
- Baker Newby LLP Lawyers • Established 1937
- The Behavioural Insights Team

Non-profits & charities

- Artscape
- Autism Ontario
- Gerstein Crisis Centre
- John Howard The John Howard Society of Newfoundland & Labrador
- bgc Canada
- ifaw International Fund for Animal Welfare
- commonwealth sport Canada
- Fondation Boursiers LORAN Scholars Foundation
- Métis National Council Ralliement National des Métis

Two problems with legacy group retirement providers

Legacy technology

No true plan for life

A recipe for success

Advisor insight

+

Great technology

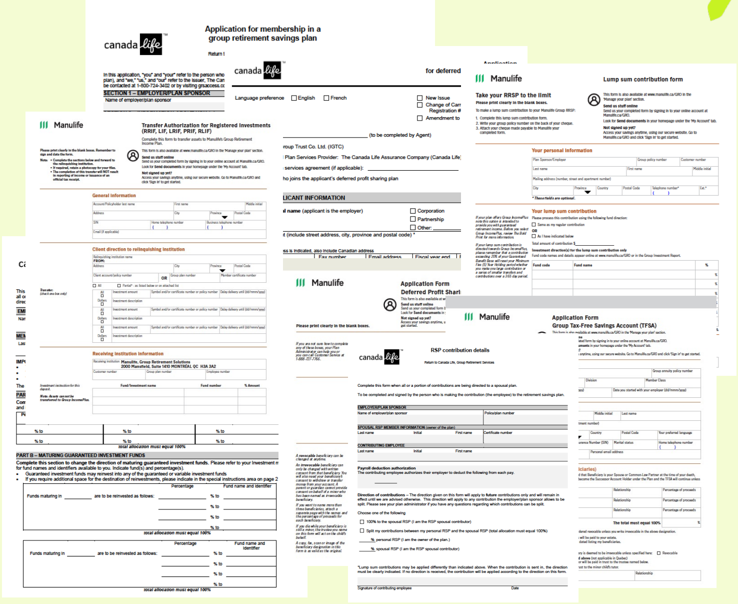
Common Wealth partners with advisors to . . .

…grow member & sponsor value with better features, service, and cost savings

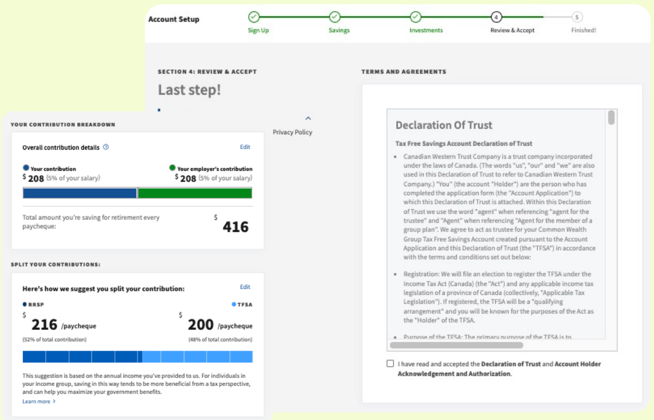
… foster valuable life-long **relationships** with clients at scale

… **spend less time** on low value administrative work & service issues

Paper to platform

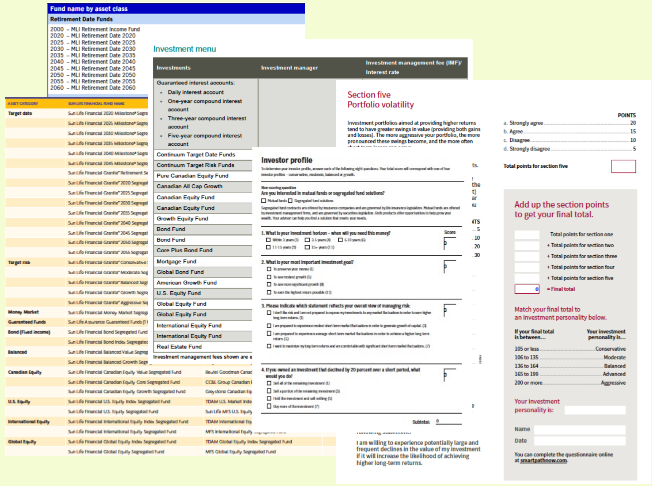


Legacy plan sponsor & member onboarding

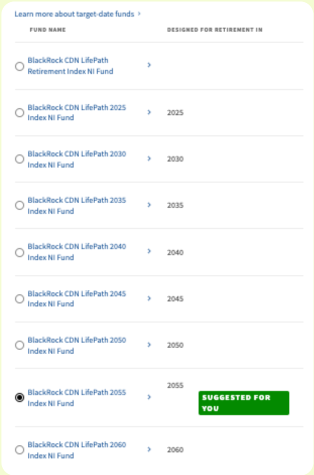


A fully digital, easy to use platform for members & admins

Streamlined investing

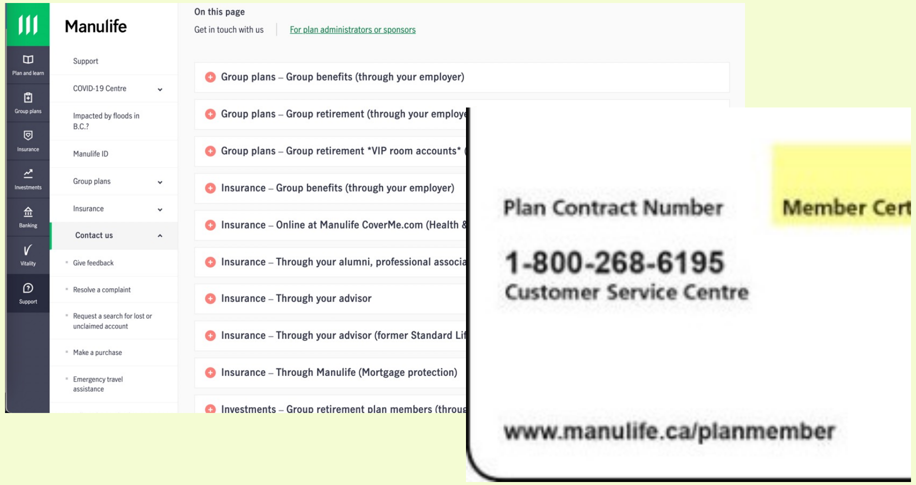


Large “menu” approach to funds



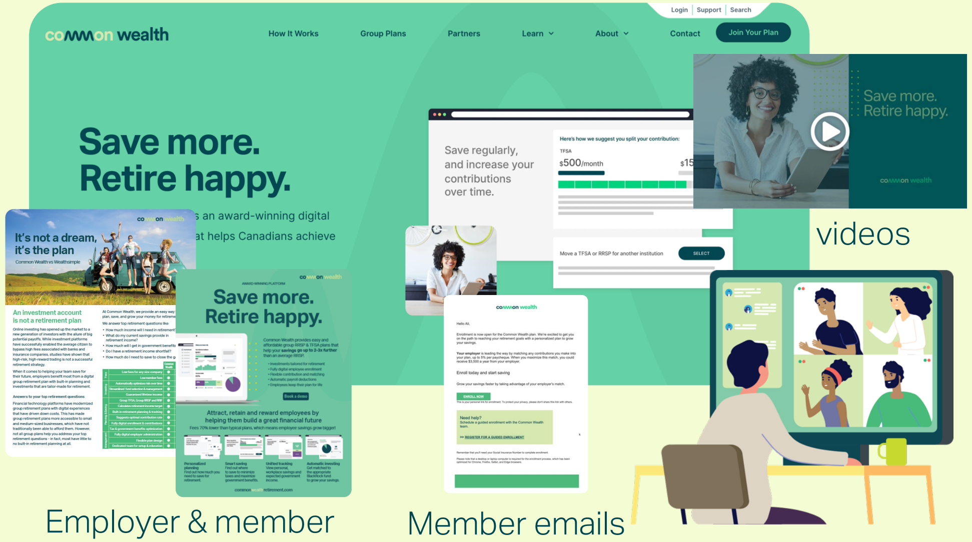
Emphasis on curated portfolio of BlackRock LifePath TDFs

Dedicated sales support, onboarding & admin



Off-shored support, siloed account & service teams

Dedicated service team



videos

Employer & member plan info

Member emails

Team education

Dedicated service experts, with turnkey delivery

Lower fees & simplified pricing

1.35%

Base pricing
(no minimum headcount or cashflow, inclusive of advisor compensation)

On-demand quotes

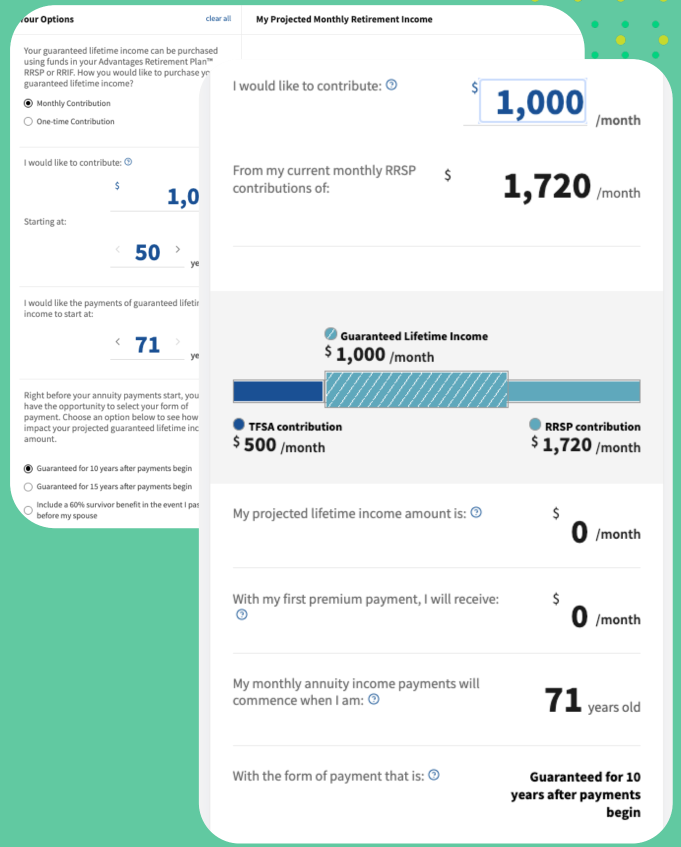
For larger cases, higher cashflow or assets

Standard compensation models
(customizable by case)

	Option 1	Option 2
Annual asset-based	0.30%	0.25%
Year 1 cash-flow	-	1.50%
Year 2 cash-flow	-	1.50%
Group transfers	1.00%	1.00%
Annuity purchases	1.50%	1.50%

Repeatable, compounding revenue

Compensation **continues post-termination**, with member permanently associated with Advisor and **no increase in IMF**.



Unique annuity program fully integrated into the plan

Members can purchase deferred life annuities in small monthly amounts through our digital platform, facilitated by a licensed advisor

In partnership with **Brookfield** Annuity

Turnkey onboarding with employee education and digital enrollment

Employer kick-off meeting

Employee education & enrollment

First payroll run

4-6 weeks

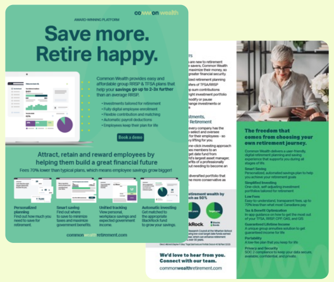
Easy plan administration using payroll as system-of-record for deductions

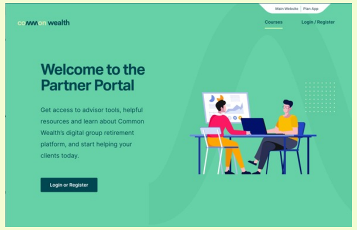
intuit quickbooks
ADP
CERIDIAN
workday
UKG
Wagepoint
Payworks
knit
RISE
Sage
PAYMENTEVOLUTION
... + many more

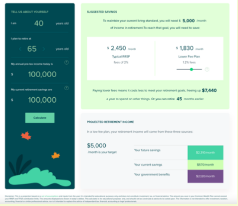
- Use Common Wealth employer dashboard to update deduction choices in employee payroll records
- First-in-Canada real-time payroll integration with QuickBooks Payroll (and more payroll integrations to come!)

Resources to support your success

Sales & marketing



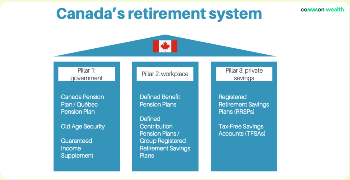




Education & training

Onboarding modules

Introductory group retirement training



Ongoing education & courses with CE credits

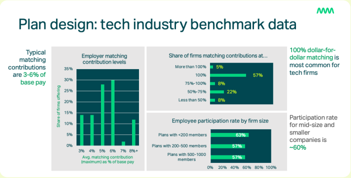
Client engagement

Research-based customer value-creation frameworks & methodologies

Annual plan review data & templates

DPSP tax savings tool

Benchmarking & tools to support business case development



1:1 wraparound support from a dedicated partner rep