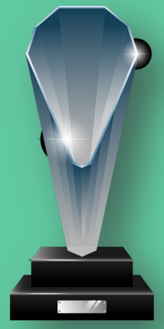
A digital retirement plan for advisors

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

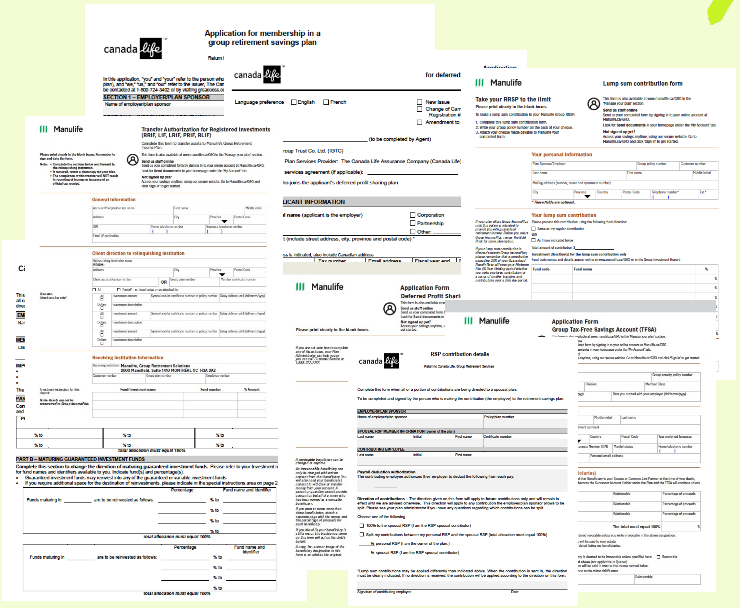
Common Wealth partners with advisors to . . .

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

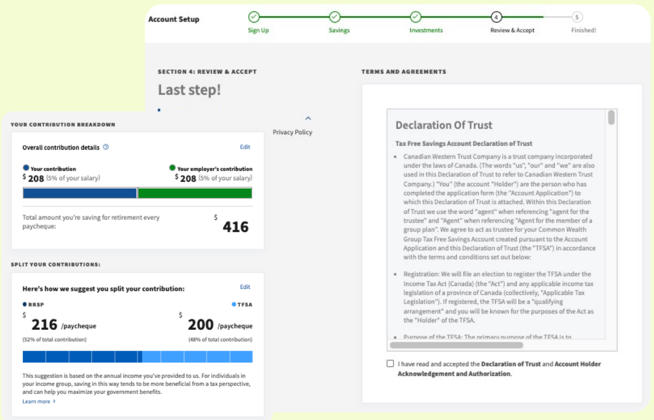
… foster valuable life-long **relationships** with clients at scale

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

Paper to platform

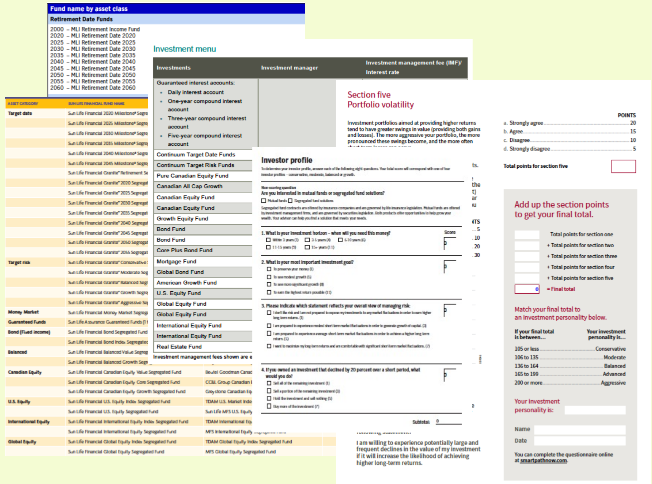


Legacy plan sponsor & member onboarding

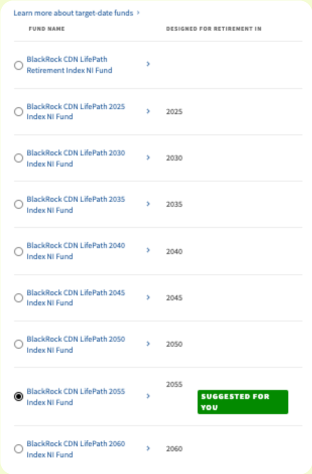


A fully digital, easy to use platform for members & admins

Streamlined investing



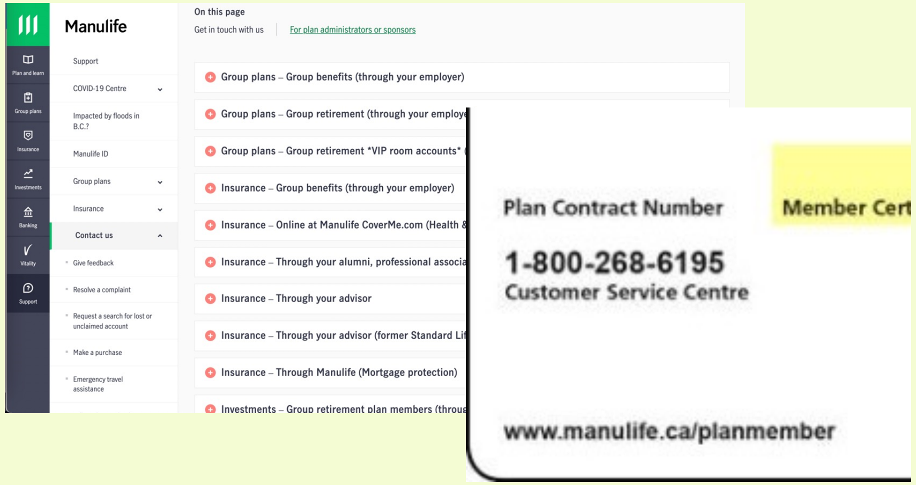
Large "menu" approach to funds


Learn more about target-date funds ›

FUND NAME	DESIGNED FOR RETIREMENT IN
BlackRock CDN LifePath Retirement Index NI Fund	
BlackRock CDN LifePath 2025 Index NI Fund	2025
BlackRock CDN LifePath 2030 Index NI Fund	2030
BlackRock CDN LifePath 2035 Index NI Fund	2035
BlackRock CDN LifePath 2040 Index NI Fund	2040
BlackRock CDN LifePath 2045 Index NI Fund	2045
BlackRock CDN LifePath 2050 Index NI Fund	2050
BlackRock CDN LifePath 2055 Index NI Fund	2055 SUGGESTED FOR YOU
BlackRock CDN LifePath 2060 Index NI Fund	2060

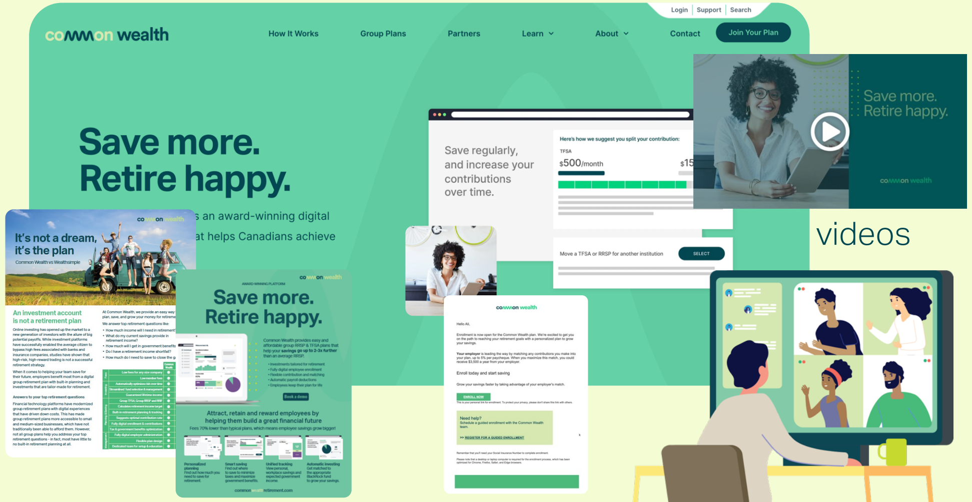
Emphasis on curated portfolio of BlackRock LifePath TDFs

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

1.15%

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

On-demand quotes

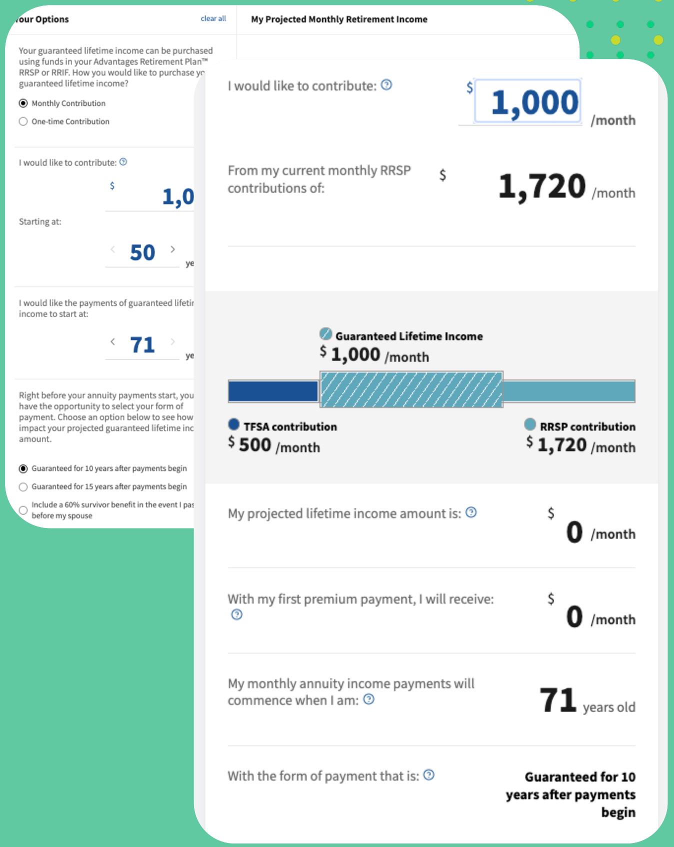
For larger cases, higher cashflow or assets

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

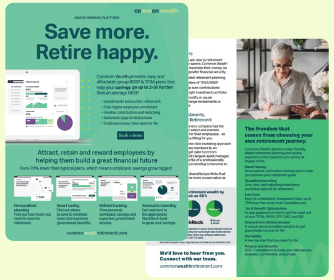
Easy plan administration using payroll as system-of-record for deductions

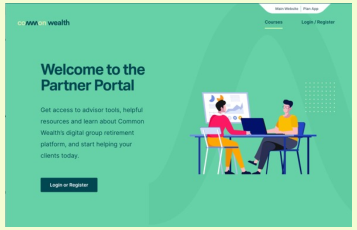
intuit quickbooks	ADP	CERIDIAN
workday	UKG	Wagepoint
Payworks	knit	RISE
Sage	PAYMENTEVOLUTION	*... + many more*

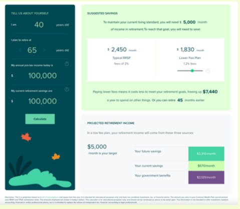
- Use Common Wealth employer dashboard to update deduction choices in employee payroll records
- First-in-Canada real-time payroll integration with QuickBooks Payroll (and more payroll integrations to come!)

Resources to support your success

Sales & marketing



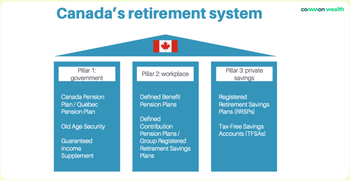




Education & training

Onboarding modules

Introductory group retirement training



Ongoing education & courses with CE credits

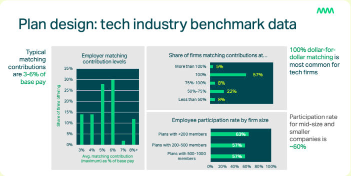
Client engagement

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