

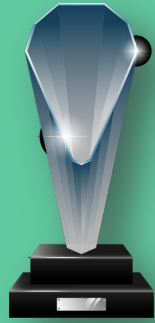


A digital retirement plan for advisors

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

commonwealth





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





A few of our plan sponsors

Tech / software



PartnerStack

co:here



HUMI

GlobalVision



Transportation & travel



FOUR POINTS
BY SHERATON



Health care



Non-profits & charities



Métis National Council
Ralliement National des Métis

Energy, mining & construction



Professional services



CAMPBELL FROH
MAY & RICE LLP



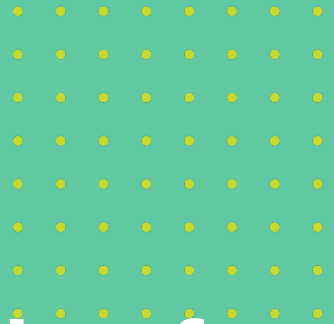
Two problems with legacy group retirement providers



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



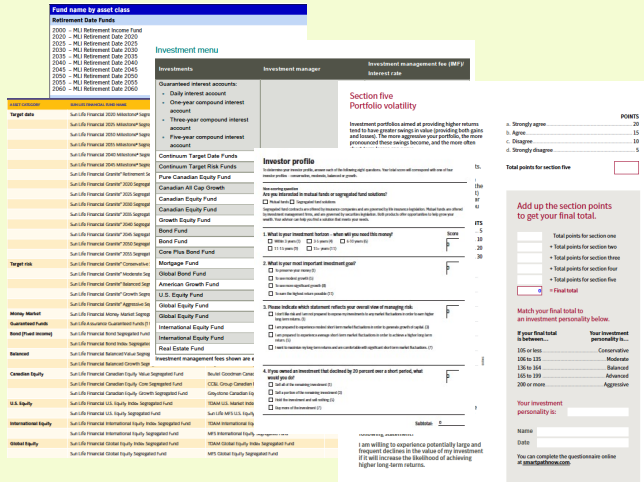
Legacy plan sponsor & member onboarding



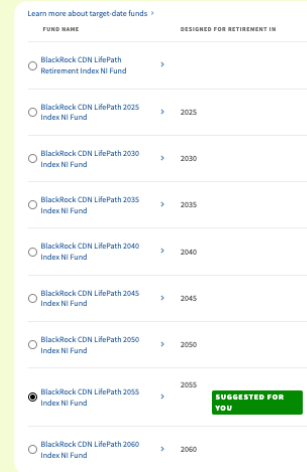
A fully digital, easy to use platform for members & admins



Streamlined investing



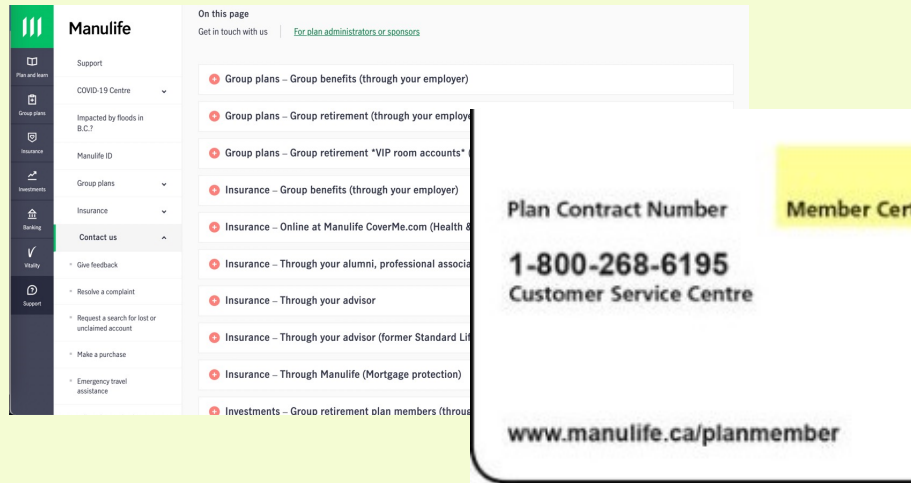
Large "menu" approach to funds



Emphasis on curated portfolio of BlackRock LifePath TDFs



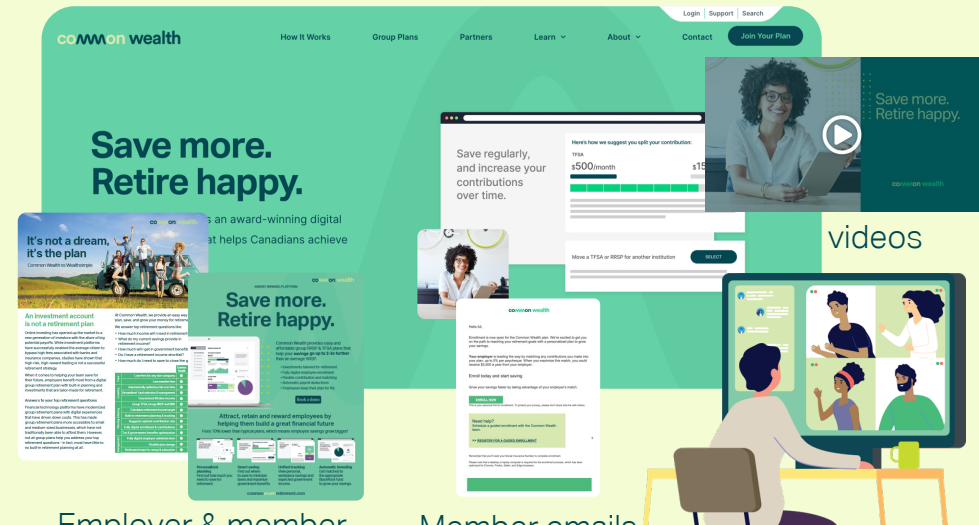
Dedicated sales support, onboarding & admin



Off-shored support, siloed account & service teams



Dedicated service team



Employer & member plan info

Member emails

Team education

Dedicated service experts, with turnkey delivery



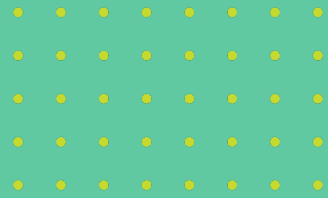
Lower fees & simplified pricing

1.25%

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.**



Four Options clear all **My Projected Monthly Retirement Income**

Your guaranteed lifetime income can be purchased using funds in your Advantages Retirement Plan™ RRSP or RRRIF. How would you like to purchase your guaranteed lifetime income?

Monthly Contribution
 One-time Contribution

I would like to contribute: /month

Starting at: years

I would like the payments of guaranteed lifetime income to start at: years

Right before your annuity payments start, you have the opportunity to select your form of payment. Choose an option below to see how impact your projected guaranteed lifetime income amount.

Guaranteed for 10 years after payments begin
 Guaranteed for 15 years after payments begin
 Include a 60% survivor benefit in the event I pass before my spouse

I would like to contribute: /month

From my current monthly RRSP contributions of: /month

Guaranteed Lifetime Income
\$ 1,000 /month

TFSA contribution
\$ 500 /month

RRSP contribution
\$ 1,720 /month

My projected lifetime income amount is: /month

With my first premium payment, I will receive: /month

My monthly annuity income payments will commence when I am: years old

With the form of payment that is:

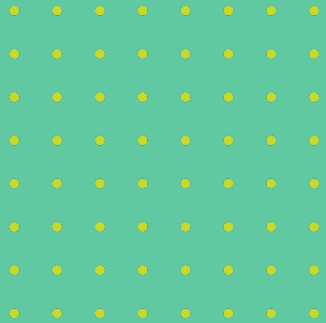
Unique annuity program fully integrated into the plan

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

Save more. Retire happy.

It's not a dream, it's the plan.

Expanding the retirement benefits opportunity through tech innovation

Building a culture of financial wellness

PartnerStack

HUMI

MALROZ

Welcome to the Partner Portal

CW 102

Selling & supporting group retirement plans

Education & training

CW 101

Expanding the retirement benefits opportunity through tech innovation

Onboarding modules

Canada's retirement system

- Plan 1: Government (Canada Pension Plan, Quebec Pension Plan, Old Age Security, Guaranteed Income Supplement)
- Plan 2: Workplace (Defined Benefit Pension Plans, Defined Contribution Pension Plans / Group Registered Retirement Savings Plans)
- Plan 3: Private Savings (Registered Retirement Savings Plans (RRSP), Free-File Savings Accounts (TFSA))

Introductory group retirement training

CW 102

Selling & supporting group retirement plans

Ongoing education & courses with CE credits

Client engagement

Research-based customer value-creation frameworks & methodologies



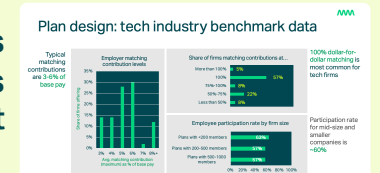
Match Making

Creating a group plan that your employees want to join

Annual plan review data & templates

DPSF tax savings tool

Benchmarking & tools to support business case development



1:1 wraparound support from a dedicated partner rep