Building your retirement business with Common Wealth

Create long-term relationships and greater lifetime value with superior service and a modern retirement platform.

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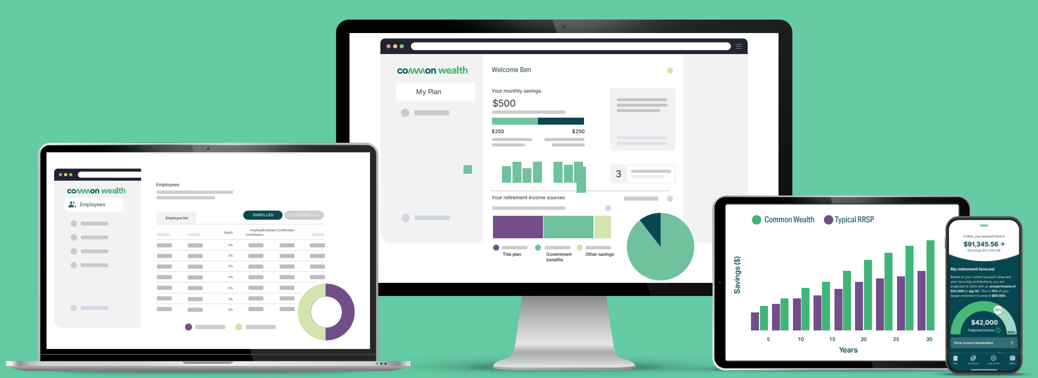

OUR PROMISE

We're committed to your success

At Common Wealth, our goal is to elevate the group retirement experience for you and your clients. We welcome feedback and love to hear about the challenges and opportunities you see in the industry. We're passionate about solving problems in new and creative ways. You'll see this reflected in our approach to partner services, product innovation and exceptional client service.

Together, we can up level the client experience, deliver greater value and build lasting relationships-- which translates to better financial outcomes for everyone. Explore this document for more information on how our partnership model can help you expand and maintain a successful retirement benefits practice.

Build a thriving business

We'll help you engage clients and grow your business with a prospecting toolkit that explains how retirement benefits can help them achieve their business goals.

Cultivate long-term relationships

We'll help you maximize plan participation and maintain long-term relationships with terminated members for a repeatable, compounding revenue stream.

Create high value for clients with less time on low-value tasks

With streamlined, digital administration and best-in-class client service, Common Wealth makes it easy for you to support clients so you can focus on high-value activities with clients, instead of dealing with administrative busywork.

Future-proof your business with tech innovation

With a modern technology platform, superior member experience, regular feature releases, and best practices in cybersecurity, you can confidently deliver greater value, and higher cost savings for your clients.

Connect with our advisor support team

Book a meeting

THE OPPORTUNITY

Expanding your revenue potential with retirement benefits

The emergence of the hybrid workplace, high demand for top talent and a tightening economic climate are driving employers to revisit their compensation structure to stay competitive in today's labour market.

Research shows that retirement benefits are a top recruiting and retention tool, and can help mitigate the cost of employee turnover.

There's never been a better time to introduce retirement benefits to your clients. Whether you are new to selling retirement benefits or have years of experience, Common Wealth aims to support your success in a fast-growing, lucrative industry.

The benefits of a modern retirement plan

Common Wealth's modern retirement platform opens new market opportunities and higher client value with less effort, so you can:

- Tap into a $2T market and growing
- Serve untapped markets (like SMBs)
- Build lasting relationships with permanent benefits
- Build a compounding revenue stream
- Deepen your relationships with clients

"Common Wealth is an offering that promises to revolutionize the group retirement savings space. Their award-winning retirement platform unlocks untapped markets and higher client value with ease."

David Emanuel
Vice President & Head of Workplace Solutions

IDC Worldsource Insurance Network Inc.

Contact us to start offering retirement benefits to your clients

Book a meeting

advisor.commonwealthretirement.com

PROSPECTING

Accelerating your prospecting activities with engaging conversation

Most group retirement opportunities are developed through a consultative sales approach. To support your prospecting activities, we've designed a variety of materials to help you uncover new opportunities and start conversations.

Sales materials to accelerate opportunity development

Common Wealth's Advisor Portal offers research-based insights, financial wellness education and sales materials to help you align the benefits of a group plan with your clients' goals, needs and challenges.

Prospecting materials include email templates, brochures, infographics, and videos designed to help you:

- attract new clients
- reengage existing clients to upgrade their plan
- stay connected to members who have terminated from a group plan

We're happy to create custom content, personalize client-facing materials with your contact info and help you develop outreach campaigns to engage your clients.

New plans

- When to offer a pay raise vs a retirement plan
- Using group benefits to recruit, reward and retain top talent
- Reducing turnover costs with retirement benefits
- Retirement benefits: Myth vs Fact

Existing plans

- How to know when it's time to upgrade your retirement plan
- The 4 keys to the right retirement plan provider
- The impact of low fees for members

Individual plans

- Reasons to join Common Wealth
- Keep growing your retirement savings

Talk to us about building a custom client outreach campaign

Book a meeting

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SALES

Creating sustainable revenue and greater client value through innovation

Complexity and administrative burden have turned off many businesses from adding retirement benefits. Common Wealth offers a fresh approach with a modern digital platform, innovative features, automated processes, superior service, and low fees for all company sizes.

Together, we can make retirement benefits accessible and affordable to Canadians, while increasing revenue by:

- expanding your market reach with low fees for all company sizes
- maximizing group plan participation
- retaining members with low fees
- keeping you engaged with sponsors and members

Common Wealth vs traditional options

Common Wealth offers a best-in-class digital experience, strong member support, streamlined investing, ease of governance and streamlined administration. This not only adds greater client value, it also helps you grow and protect your book of business.

"Common Wealth has been groundbreaking for our business. Their modern technology and service model make it significantly easier to add retirement benefits, while allowing us to focus on higher-value client touchpoints."

Michael Steffler, Partner

ROCK HARBOUR WEALTH MANAGEMENT

	Common Wealth	Insurer
Low fees for any size company	●	●
Fully digital experience	●	◐
Group TFSA, RRSP, DPSP and RRIF	●	◐
Personalized retirement planning for members	●	
Guaranteed lifetime income (annuities)	●	
Tax & government benefits optimization	●	
Dedicated employer & member support	●	
Employer setup and onboarding	~30 days	60+ days
Member enrollment	~10 mins	~20 mins
Modern cloud-based platform	●	◐

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ADVISOR SERVICE

A flexible delivery model designed for advisors

Think of us as an extension of your team

Common Wealth has designed a flexible service model that aims to support your business. Every advisor gets a dedicated account executive who will work with you to understand your business and tailor our engagement to suit your needs.

Our team of retirement specialists are here to add value to your practice-- with everything from exploring client needs, presenting the platform, preparing proposals, onboarding clients, providing member education, reporting and regular plan reviews.

The Advisor Portal offers materials for qualifying, educating, closing, and expanding business. If you don't see an asset you need, let us know and we'll create it for you.

Supporting the customer journey

Prospecting & education	Consultation & demo	Proposal & plan design	Contracting	Onboarding
• Prospecting campaigns • Promotional videos • Research • Testimonials • Articles • ebooks	• Customized product demos • Brochures • RRSP, DPSP & TFSA guide • 401(k) vs GRSP • Competitive reviews	• Plan design options • Presentations • Client intake form	• Digital contracting via Docusign	• Guided onboarding and enrollment • Member education • Dedicated, human support for clients and members • Member brochures and videos

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IMPLEMENTING

Seamless onboarding, digital administration and responsive support

Common Wealth delivers a streamlined onboarding experience that, in partnership with advisors, guides employers through each step of the way. Employers can be up and running in as little as 4 weeks.

A dedicated retirement specialist will work with you and your client to manage every step of the implementation, from the initial kickoff call to the first payroll run and ongoing annual plan reviews.

Post onboarding, we'll continue to work with you to optimize plan participation and utilisation, resulting in higher rates of enrollment, asset growth and retention.

Common Wealth offers responsive support by phone, email, chat, and online documentation.

"They make the implementation very easy, streamlined, and fast. Member onboarding and enrollment are fully digital, and I would argue that Common Wealth offers the easiest-to-run plan for small and mid-sized businesses in Canada."

Andrew Noble
Director of Group Retirement Services

STERLING
CAPITAL BROKERS

Employer Kick-off

- Meet the Common Wealth support rep
- Establish go-live date
- Demo the employer dashboard

Employee Education

- Online team education session
- Demo of the member experience
- Q&A
- 1:1 member support

Digital Administration

- Easy online payroll setup and administration
- Enrollment reports
- Contribution reports

EXPANDING YOUR BUSINESS

Building greater lifetime value through long-term member relationships

We view our product as putting advisors at the heart of the client experience. Your feedback is key in evolving our product strategy so we can be responsive to client and member needs.

When a group plan member retires or changes jobs, **they remain a permanent part of your book** of business through your plan with Common Wealth.

Our user-friendly experience and personalized suggestions offer retirement planning at scale to support members as they move through their career and into retirement. The automation and efficiencies of our tech stack also enable us to give members low fees for life.

Overall, we offer better value for members which encourages higher participation, usage and lifetime value.

"I've really appreciated the simplicity of setting up a group retirement plan with Common Wealth. Their client onboarding is much easier and more streamlined. This allows me to allocate more time to my clients, which is incredibly valuable."

Jack Larmond,
Founder & Principal
JWL BENEFITS

Plan participation

- Email reminders to members to join their group plan
- Annual sponsor reviews to boost plan participation
- Annual RRSP campaigns
- TFSA options for lower-income earners

Plan continuity

- We run outreach programs to retain terminated members
- We enable members to enroll in your advisor continuing plan as individuals
- We support spouses and common-law partners to join

AUA growth

- The mobile app offers easy tracking and contributions
- One-click transfers to consolidate accounts
- Easy lump sum contributions
- Easy group plan transfers

Annuities

- Advanced drawdown planning, supported by advisors
- Annuity conversion options for members over age 50

Connect with us

Book a meeting and access education, sales support and product tools online.

Visit the advisor portal

advisor.commonwealthretirement.com