



# How to grow your group retirement revenue over 2x

Learn how technology innovation is driving higher lifetime value



# Grow your group retirement revenue over 2x with a modern retirement platform

Common Wealth's modern technology platform enables significant feature advancement in group retirement which is unlocking greater recurring, compounding revenue potential for advisors.

The efficiency of standing up and supporting a plan, combined with superior service and an innovative member experience, means you can confidently expand your group retirement services (GRS) to companies of all sizes.

As the fastest-growing group retirement provider in Canada, our 'plan for life' approach offers a differentiated experience that drives greater member lifetime value. Improving participation, retention and asset growth creates a direct path to greater revenue.

## Common Wealth's 'Plan For Life' Difference

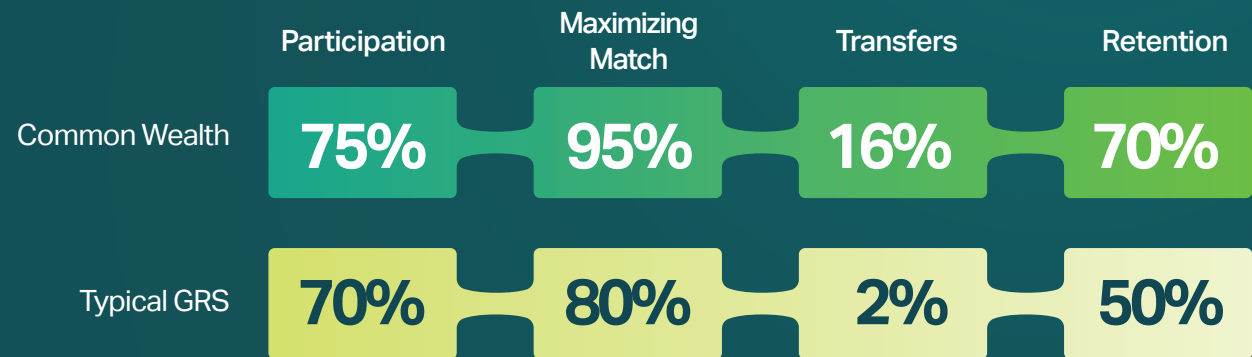
We go beyond the investment focus of most legacy providers to offer unmatched innovation that supports clients through their working years and into retirement, including:

- Low fees for life
- Digital, cross-device mobility
- Built-in personalized retirement planning
- RRSP, TFSA, DPSP, RRIF accounts
- In-app suggestions to maximize your money
- Streamlined investing
- RRSP to annuity conversion
- Low-effort, digital plan administration
- Guided onboarding & employee education
- Dedicated human support



## How technology innovation is boosting plan metrics

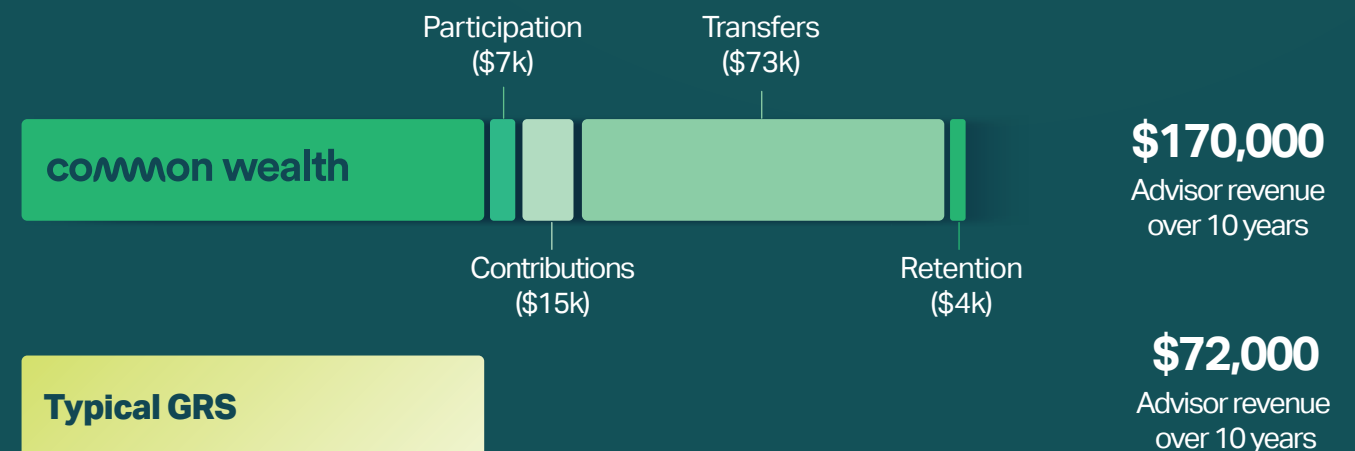
The actuals are in, and we're blowing past industry averages in the metrics that matter. Greater efficiencies, access to new markets, and a user experience that members love are driving higher lifetime value across the board.



Data based on a 2022 benchmarking study conducted by PwC for Common Wealth, our understanding of current industry averages, and Common Wealth actuals as of July 2023.

## Increase the value of every group retirement client by over 2x

Moving from industry standards to current best practices can result in surprisingly large gains for your practice. Using slightly more conservative assumptions than our actuals above, here's the expected revenue of a 100-person plan with 4% matching and standard compensation.

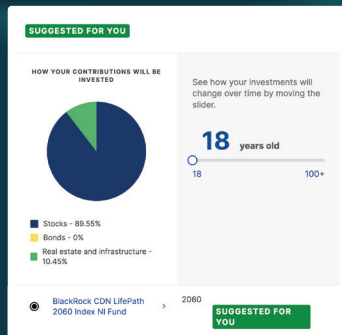
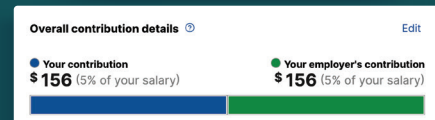
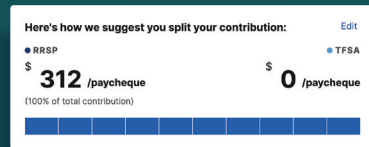


Assumptions: Employee average salary of \$75,000, 5% headcount growth per year, and 15% employee turnover. 4% dollar-for-dollar matching. Key assumptions: salary inflation of 3%; standard industry compensation and annual investment returns of 5%.

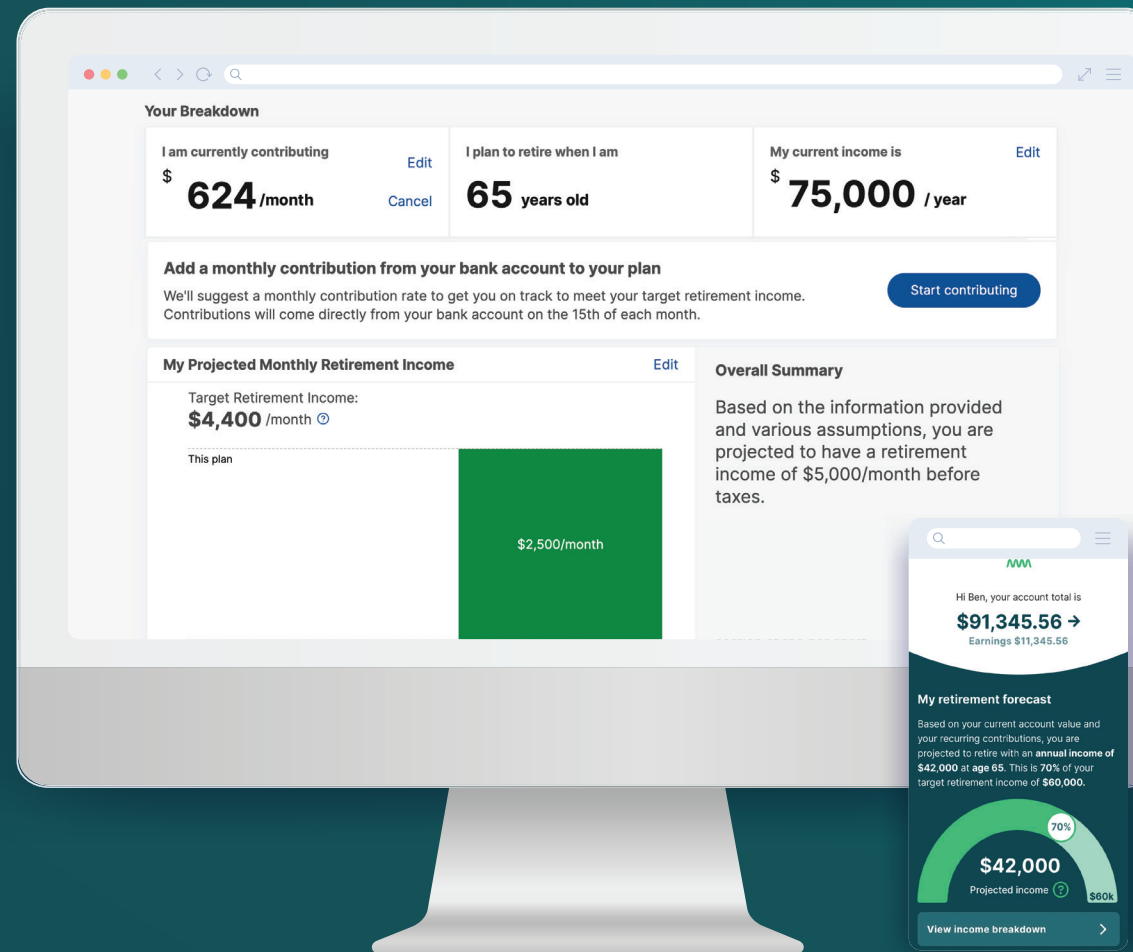
# Award-winning technology that powers an exceptional member experience



How much should I save?

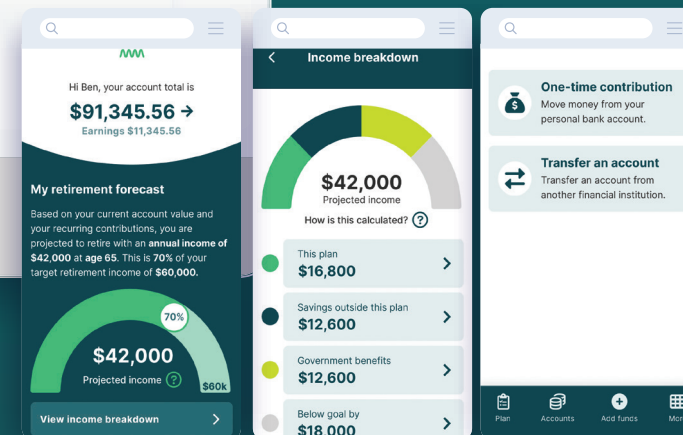


Where should I invest?



Personalized planning and in-app suggestions help members maximize their savings and answer their top retirement questions.

How much do I need in retirement? And where will it come from?



## How our 'plan for life' approach can positively impact your business

### 1 Participation

Interactive employee education, demo of the member experience and enrollment reminders are boosting plan participation with nearly **75% participation** compared to 70% with legacy providers.

### 2 Maximize Match

In-product suggestions, personalized email nudges and direct member support encourage savings throughout the year. We see **95% of members maximize an employer match** compared to 80% with legacy providers.

### 3 Transfers

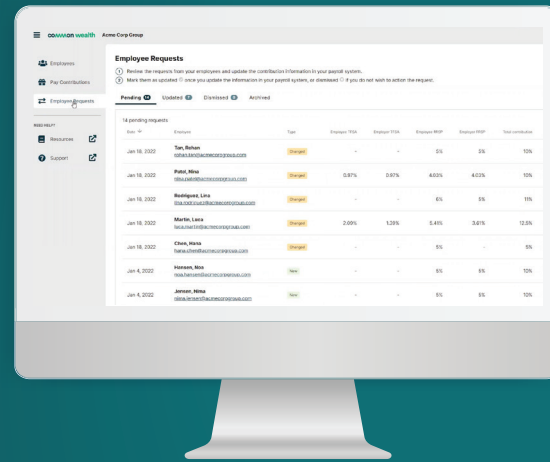
Low fees for life, account reviews for high-value members and one-click transfers make RRSP and TFSA consolidation easy. At Common Wealth, **~16% of members transfer in assets** vs ~2% with legacy providers.

### 4 Retention

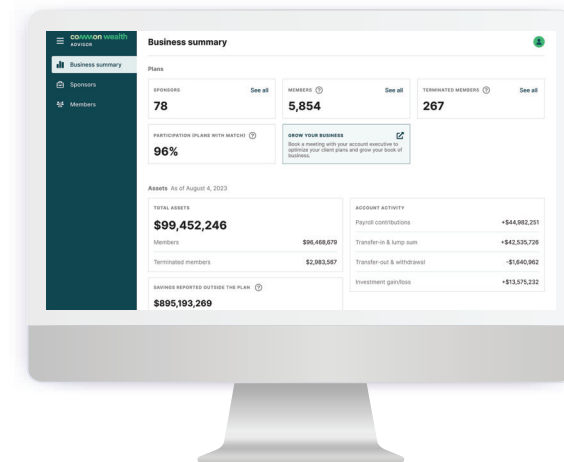
Low fee continuity, easy progress tracking and regular outreach with human support build trust and lead to higher satisfaction and tenure. We **retain 70% of terminated employees** vs 50% with legacy providers.

# A better plan for sponsors, with less effort for advisors

Helping employers and members get the most out of their plan



The Employer Experience



The Advisor Experience

## Superior education & service

Common Wealth offers a flexible sales and service model in partnership with advisors. We'll help accelerate sales with custom-branded resources, co-host meetings, demo our employer and member experience, and guide your clients through setup and onboarding.

Your clients can expect:

- Guided sales and onboarding
- Employee education
- Dedicated 2-person client service team for every client
- Direct human support for members

## Digital plan administration

Paperless, digital plan setup and employee onboarding mean advisors spend less time on low-value administration and service issues.

Common Wealth's Employer Dashboard makes it easy for clients to manage their own plan in just 2-5 minutes per pay cycle.

In a few clicks, they can quickly:

- Add and remove members
- View enrollment status
- View employer and employee contributions
- Edit contribution amounts

# Client insights help advisors uncover growth opportunities

## A business-oriented advisor experience

Common Wealth provides customized sales resources to help advisors start conversations with new and existing clients. We also provide detailed client data and insights with a business summary so you can track the value of your group retirement practice.

Real-time sponsor and member metrics help you identify the health of your retirement business, make better business decisions and identify growth opportunities for greater participation and asset growth.

Create meaningful conversations with clients about their plan with data such as:

- Number of sponsors, members, terminated members
- Participation rates, enrollment status
- Total in-plan assets
- Total (member-reported) assets that sit outside of the plan
- Payroll, transfer & lump sum contributions
- Transfers-out & withdrawals, investment gain/loss

Talk to us today to better understand the Common Wealth advantage

[Book a meeting](#)

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