

INVESTING APPROACH

Common Wealth automatically suggests an age-appropriate target date fund, though members may choose to select an alternative fund if desired. This streamlined approach translates to higher participation, greater savings, and avoids the indecision and complexity created by overwhelming choice.

Common Wealth is the first plan provider in Canada to offer BlackRock's LifePath target date funds outside the legacy life-insurer platforms.

Enhance retirement wealth by as much as

50%

The Pension Research Council at the Wharton School found that plan members using low-cost target date funds earned 2.3% high returns each year, which can enhance retirement wealth by as much as 50% over 30 years.

PERFORMANCE

BlackRock® LifePath Funds – Tailored for Retirement

Target date funds optimize asset allocation based on age and automatically rebalance to become more conservative as members near retirement. Each target date fund includes a mix of investments that changes as retirement approaches to ensure that participants remain appropriately invested. Each fund invests in over ten thousand different stocks, bonds and real estate in Canadian, US and International markets. BlackRock® created a new version of its funds in February 2021 called BlackRock LifePath NI funds and are offered by Common Wealth and other non-insurance providers. The chart below offers past performance of BlackRock® target date funds.

Investment fund	1 year	3 years	5 years	10 years
BlackRock CDN LifePath Retirement Index	4.61%	-0.02%	2.68%	4.32%
BlackRock CDN LifePath 2025 Index	5.48%	1.07%	3.29%	5.90%
BlackRock CDN LifePath 2030 Index	7.44%	2.56%	4.16%	6.64%
BlackRock CDN LifePath 2035 Index	9.27%	3.99%	4.99%	7.39%
BlackRock CDN LifePath 2040 Index	11.13%	5.37%	5.77%	8.14%
BlackRock CDN LifePath 2045 Index	12.96%	6.57%	6.46%	8.80%
BlackRock CDN LifePath 2050 Index	14.29%	7.31%	6.91%	9.21%
BlackRock CDN LifePath 2055 Index	14.79%	7.48%	7.02%	-
BlackRock CDN LifePath 2060 Index	14.80%	7.47%	-	-
BlackRock CDN LifePath 2065 Index	14.74%	-	-	-

Source: BlackRock, as of 30 September 2023. Performance is gross of fees. Past performance is not necessarily indicative of future performance. The performance data shown above is performance data for the original BlackRock Canada Life Path Funds. It is not performance data for the BlackRock Life Path NI Funds, which were inception in February 2021. The investment strategies and underlying investments of the Life Path NI Funds are different from the investment strategies and underlying investments of the original Life Path Canada Funds shown above, and the performance of the BlackRock Life Path NI Funds would have been different than the performance indicated. The past performance of the original Life Path Funds is not indicative of the future performance of the Life Path NI Funds. The performance data shown above is intended solely as an example of BlackRock's track record managing target date funds with similar investment objectives and strategies as the Life Path NI Funds, is for illustrative purposes only, and should not be relied upon as the basis for any investment decision with respect to the Life Path NI Funds. CDN LifePath2055 Index Fund inception 30 June 2015 and CDN LifePath2060 Index Fund inception 31 October 2018.