

# Streamlined investment lineup leads to greater retirement wealth



Performance data is for illustration purposes and does not guarantee future returns.

Target date funds can 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% higher returns each year, which can enhance retirement wealth by as much as 50% over 30 years.<sup>1</sup>



## Get better results with target date funds

To avoid mistakes in asset allocation, market timing, and the burden of ongoing management, Common Wealth has simplified investing to create better outcomes for all Canadians.

The world's top retirement research shows that the high investment choice approach taken by most major insurance companies often leads to poor outcomes for plan members - as employers do not have the desire or capacity to actively manage funds, and plan members have little interest in becoming investment experts.

### World-class fund management

Common Wealth gives members access to low-cost, professionally managed target date funds from BlackRock®, the world's largest asset manager.

### Automatic risk adjustments

Target date funds are tailor-made for retirement. They optimize asset allocation based on age and automatically rebalance to become more conservative as you near retirement.

### Portfolio diversification

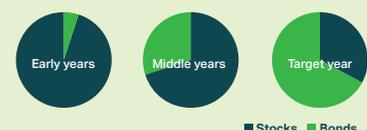
BlackRock® target date funds include a mix of investments that change as retirement approaches to ensure that participants remain appropriately invested. Each fund invests in over ten thousand different stocks, bonds and real estate in Canadian, US and International markets.

### Simple choices, better outcomes

Common Wealth automatically matches members to an age-appropriate investment fund. This streamlined approach translates to higher participation, greater savings, and avoids the indecision and complexity created by overwhelming choice.

Our innovative approach is backed by over five years of in-depth customer and retirement research, legal diligence, and world-class investment solutions - and gives Canadians access to the best possible retirement outcomes for themselves and their families.

LifePath Funds Change Over Time



**BlackRock**