FOR COMPANIES WITH AN EXISTING GROUP PLAN

Already offer a group plan? Make sure it's still the right one.

Lower fees for your employees. Less administration for you. One modern digital platform from BMO GAM and LINK.

Employer value

- No administration costs
- One digital platform for complete plan management
- Real-time employer reporting and visibility
- Reduced manual administration
- BMO manages the entire transition process with minimal employer effort

Reduced fees
Admin efficiency

Employee value

- Lower fees, more long-term savings
- Diversified ETF portfolios managed by investment professionals
- Guided digital enrollment and account management, engaging retirement savings experience
- Financial education through Lunch & Learn sessions

Lower fees
More long-term savings

PLANS SUPPORTED

Group RRSP	Group TFSA	DPSP	DC Pension
Registered Retirement Savings Plan	Tax-Free Savings Account	Deferred Profit Sharing Plan	Defined Contribution Pension Plan

Competitive landscape: simple, transparent and direct

Differentiated by pricing, support model and digital administration.

	BMO | LINK	Insurance companies	Other Big 5 banks
FEES & PRICING	**No administration fees. Transparent pricing with no hidden fees.**	Admin fees vary by plan design, size & participation, plus embedded brokerage fees.	Minimum investment & plan size may apply.
SUPPORT MODEL	**Direct-to-employer solution. No broker dependency.**	Service model is often call-center based.	Employees are typically directed to a branch-based investment solution.
ENROLLMENT	**Digital enrollment & e-KYC with a guided investment questionnaire.**	Enrollment experience may be less digital.	May involve branch visits & less streamlined digital processes.
INVESTMENTS	**Low-cost ETFs. More savings for employees.**	Extensive investment menus can make selection more complex.	RBC: primarily mutual fund-based, with higher investment fees.

Among the Big 5, BMO & RBC are the only providers offering group retirement programs.

Investment fee comparison



BMO 1.2%

Industry avg. 1.8%

Making the switch

1 Plan review

We compare your current plan's fees, investments and service.

2 Transition

BMO manages the entire transition process with minimal employer effort.

3 Employees enroll

Guided digital enrollment on desktop or mobile.

Join BMO GAM for an introduction session to learn more

Bring your current plan details. We'll compare fees, features and service side by side.

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