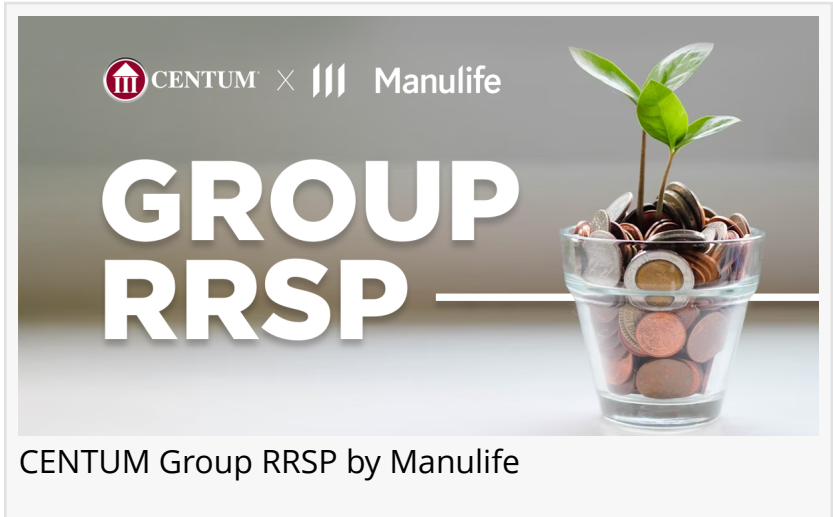


CENTUM Launches Network-First Group RRSP Program for Independent Mortgage Brokers and Agents Across Canada

CENTUM launches a network-first Group RRSP powered by Manulife and DirectPay, giving agents a fast, tax-efficient way to build savings from referral income.

VANCOUVER, BRITISH COLUMBIA, CANADA, October 7, 2025 /EINPresswire.com/ -- [Centum Financial Group Inc.](#) today announced the launch of a network-first Group RRSP program, now available to all CENTUM office owners, team leaders, and their independent mortgage brokers and agents across Canada.



The program enables agents to contribute directly to their own Group RRSP accounts powered by Manulife, with contributions deducted from referral fees through CENTUM's DirectPay

platform. Office owners and team leaders can facilitate access for their agents within their independently owned and operated businesses, supporting long-term savings while preserving independent-contractor status.

“

Simple. Tax-efficient. Built for independent contractors. With RRSP contributions flowing from DirectPay, agents build wealth and our offices gain a powerful tool to attract and retain top performers,”
*Lori Smith, Vice President,
Growth & Development*

Designed for independent contractors
Because most mortgage brokers and agents operate as self-employed independent contractors, this program provides a simple and tax-efficient way to set aside income as it is earned. DirectPay makes it easy to automate savings, smooth irregular cash flows, and strengthen year-end financial planning while building retirement security.

Fast setup, full control

Enrollment takes less than three minutes in the CENTUM Portal. Agents select their contribution

amount, and DirectPay automatically deducts it from referral-fee payments. Contribution amounts can be updated at any time directly in the Portal.

“Simple. Tax-efficient. Built for independent contractors. With RRSP contributions flowing from DirectPay, agents build wealth and our offices gain a powerful tool to attract and retain top performers,” said Lori Smith, Vice President, Growth & Development, Centum Financial Group Inc.

The Group RRSP program is available immediately to any CENTUM office or team using DirectPay. By integrating contributions from referral income, agents can automate retirement savings with support from one of Canada’s most trusted financial institutions.

CENTUM and Manulife recently deepened their strategic partnership to better protect Canadian homeowners; this program is the next step in empowering mortgage professionals with tools that strengthen both their businesses and personal financial futures.

About CENTUM

Founded in 2002, CENTUM is a Canadian mortgage broker network with offices and agents coast to coast. Through its technology platforms, training, and strategic partnerships, CENTUM empowers mortgage professionals to build compliant, diversified, and sustainable businesses, always “Looking Out for Your Best Interest.”

Disclosure: This communication is for information only and is not tax, legal, accounting, or investment advice. RRSP eligibility, tax efficiency, and contribution limits are governed by the Income Tax Act and CRA guidance. Members should consult their professional advisors.

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