Justwealth

The Justwealth Advisor Partnership Program

Getting Started Guide

Your Justwealth Institutional Support Team

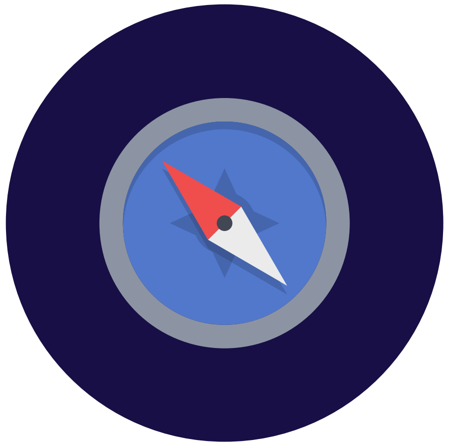
Welcome Advisors!

- ✔ This guide can be used to support you in managing your client relationships as a Justwealth Institutional Advisor Partner
- ✔ You will find useful information to help you help your clients take full advantage of Justwealth's services
  - Setting up your unique Advisor Landing Page ("ALP")
  - Viewing your clients' information
  - Setting your fees
  - Helping your clients sign-up for and open a Justwealth account
  - Transferring funds into your client accounts
- ✔ Helpful resources can also be found by logging into your account via our Advisor Portal at www.justwealth.com/advisor-portal

Richard Burton-Williams, MBA
VP Institutional Partnerships

Isobel Russell
Head of Client Experience

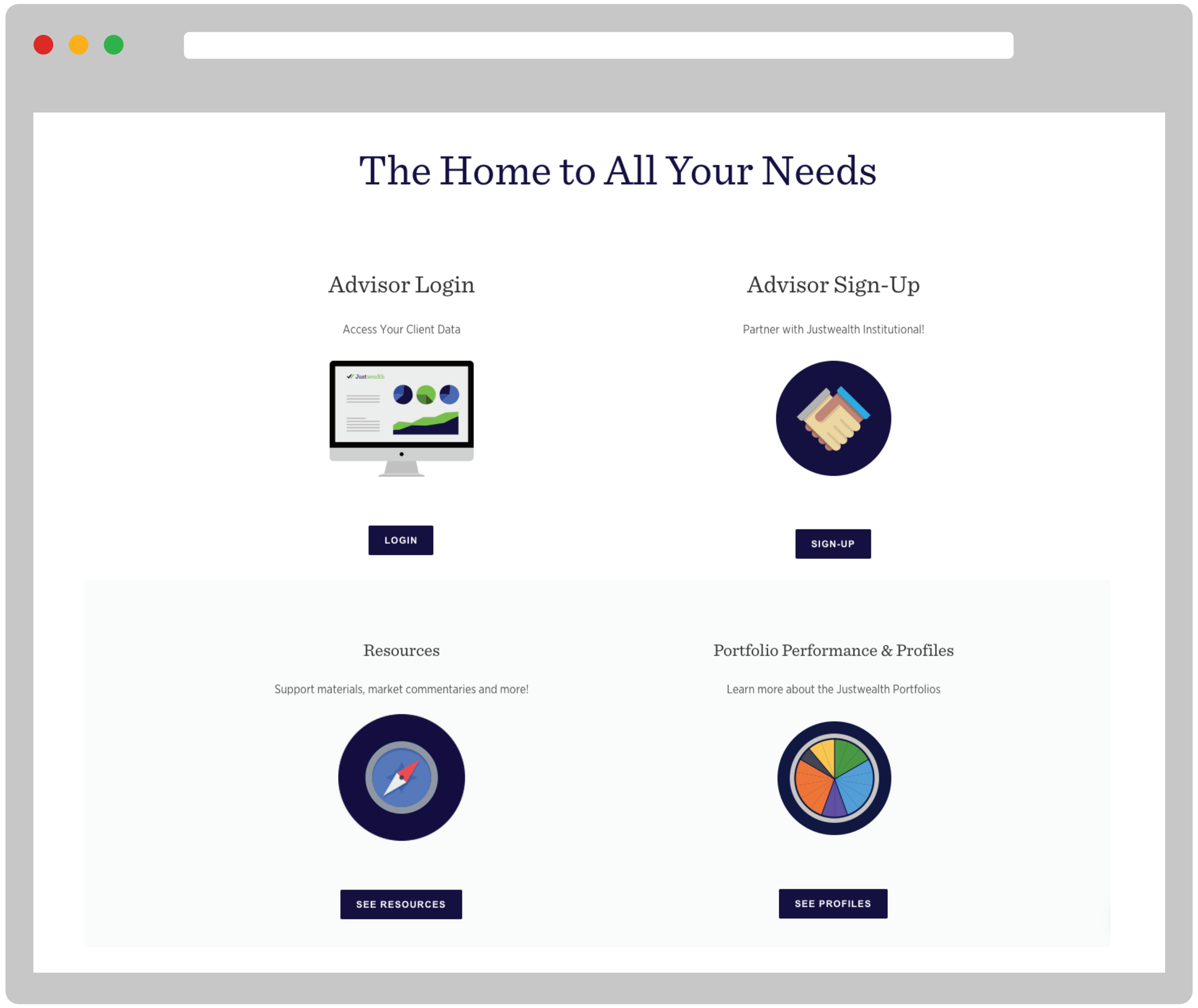
Getting Started with Justwealth Institutional



Section 1

The Justwealth Institutional Advisor Portal

The Justwealth Institutional Advisor Portal



www.justwealth.com/advisor-portal

Your starting point and central hub of information for Justwealth Institutional

Advisor Sign-Up

- ✔ Become a Justwealth Advisor partner

Advisor Login

- ✔ Access aggregate & client level account data

Advisor Resources

- ✔ Quarterly commentaries and support materials

Fund Profiles

- ✔ Overview of the ETF portfolios that make up our 5 families

FAQs, Blog Posts, News and more!

Section 2

Setting Your Fees

- Setting Your Default Fee
- Changing Fees

Setting Your Default Fee

- Every Advisor will specify a Default Fee that will automatically be applied to all of your clients
- If you did not already set your Default Fee when you created your account, please go to www.justwealth.com/advisor-portal and select Advisor Sign-Up to do so now
- Your Default Fee options have been pre-determined by your Dealer under one of our two programs:

Option 1: **Single Fee Option**	
Combined Investor Fee*	1.40%
Example Advisor Fee	**1.00%**
Justwealth Fee	0.40%

* Does not include ETF portfolio fee or other potential fees.

Option 2: **Multi-Fee Option**

	Option A	Option B	Option C	Option D
Combined Investor Fee*	0.65%	0.90%	1.15%	1.40%
Example Advisor Fee	**0.25%**	**0.50%**	**0.75%**	**1.00%**
Justwealth Fee	0.40%	0.40%	0.40%	0.40%

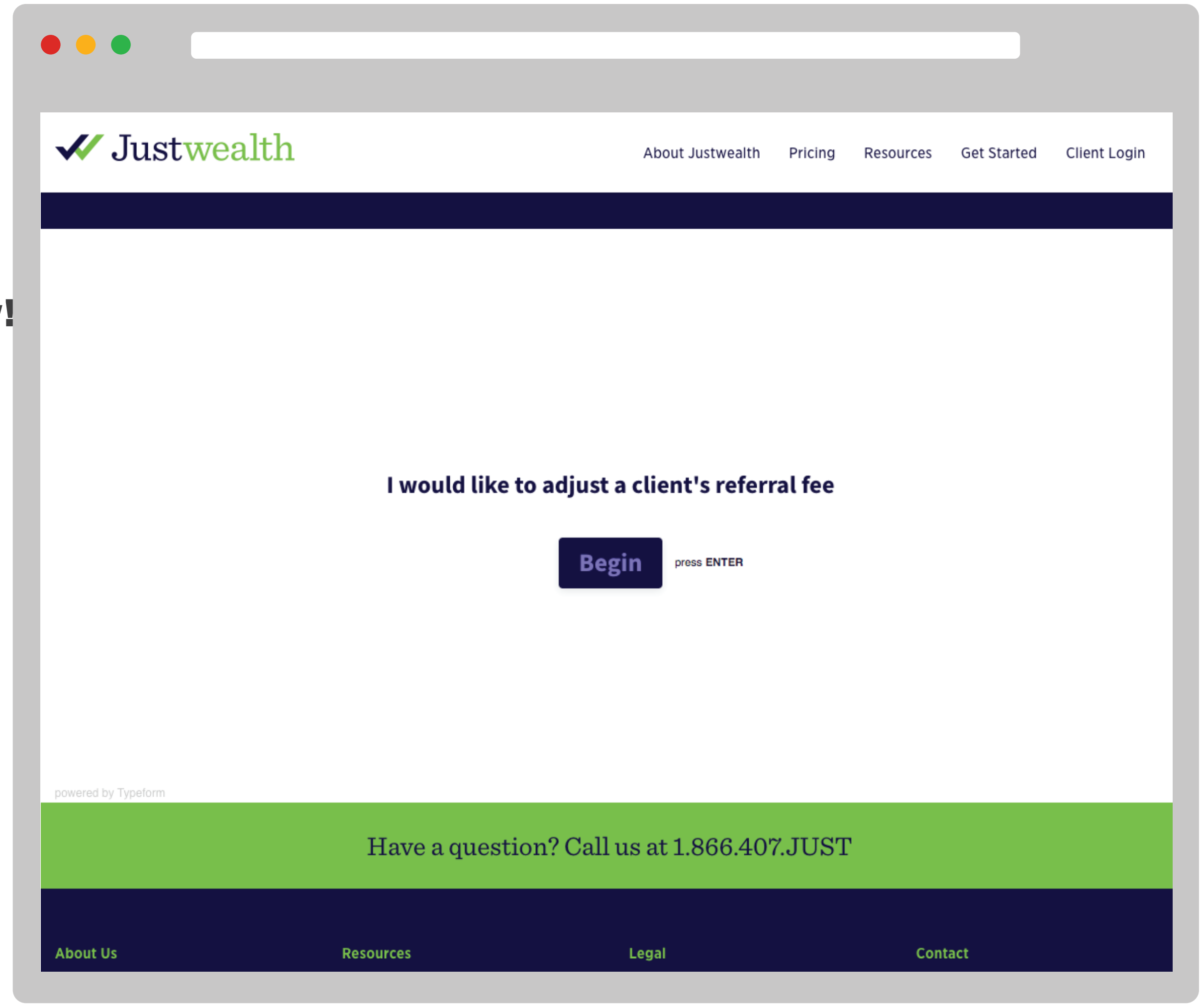
* Does not include ETF portfolio fee or other potential fees.

Changing Fees : Client Fee Rider*

Do you want to charge a specific client a different fee? Here's how!

- Log in to your Justwealth Advisor account via the advisor portal www.justwealth.com/advisor-portal
- On your Left-Hand Menu you will find the Bulletin Board heading and there you will find a link to Client Fee Rider
- The link will take you to an online form that will prompt you to enter a few short pieces of information
- Once you have entered the information we will email the completed Client Fee Rider for you and your client to sign using our easy e-signature process

*Note: Client's fee can be changed to any one of four selections: 0.25%, 0.50%, 0.75%, or 1.00%



Section 3

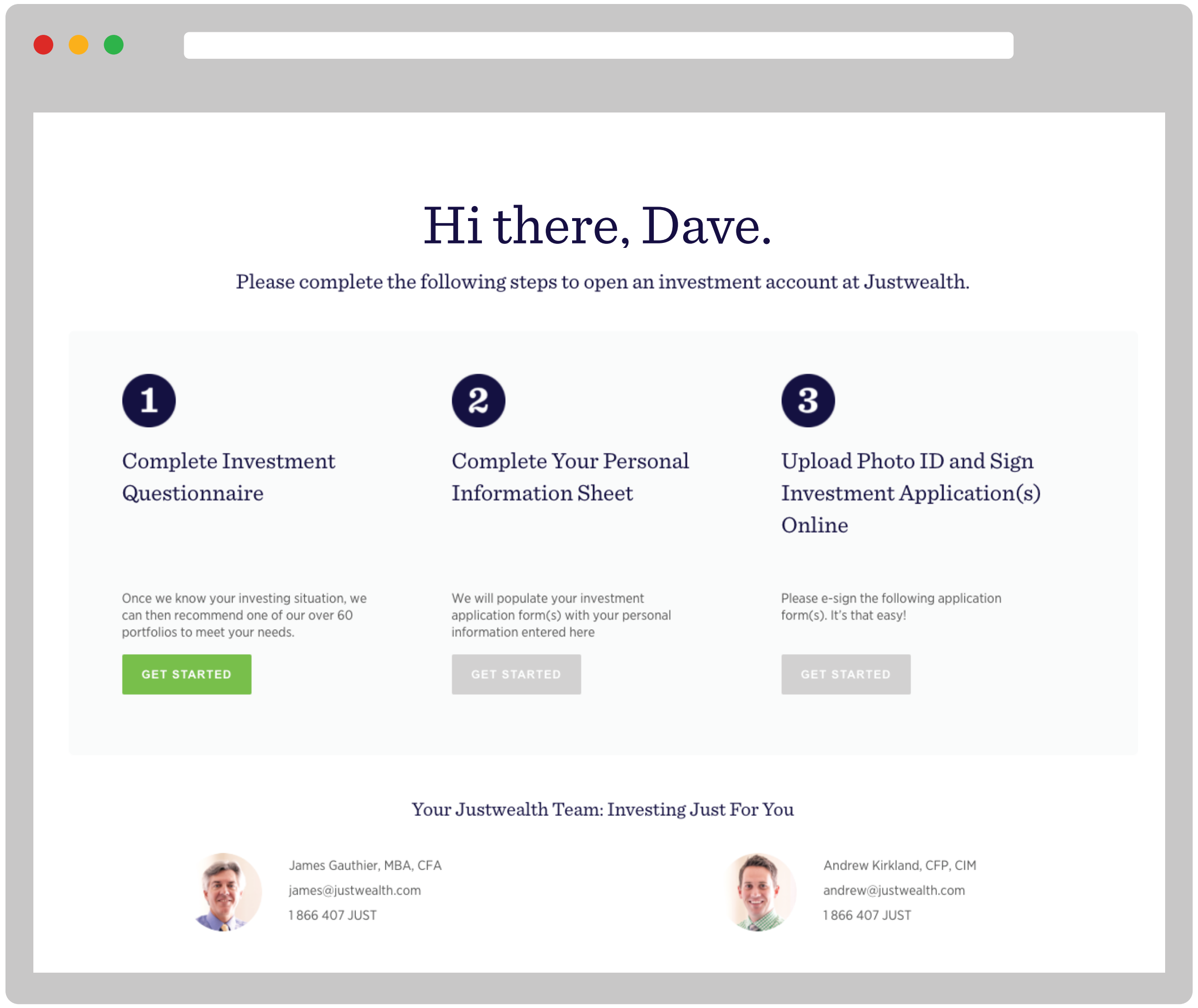
Onboarding Your Clients

- unique Advisor Landing Page (“ALP”)
- Client Sign-up Step 1: Investment Questionnaire
- Client Sign-up Step 2: Personal Information Worksheet
- Client Sign-up Step 3: Finalizing the Process
- What’s Next?
- Stay in Touch!

Onboarding Your Clients: Overview

- Use the simple instructions that follow and the link to your unique Advisor Landing Page ("ALP") to onboard your clients
- You may connect with your clients to support them as they complete their sign-up process
- The following account types can all be opened online:
  - Non-registered, TFSA, RESP*, RRSP, Spousal RRSP, RRIF, Spousal RRIF, LIF* and LIRA*

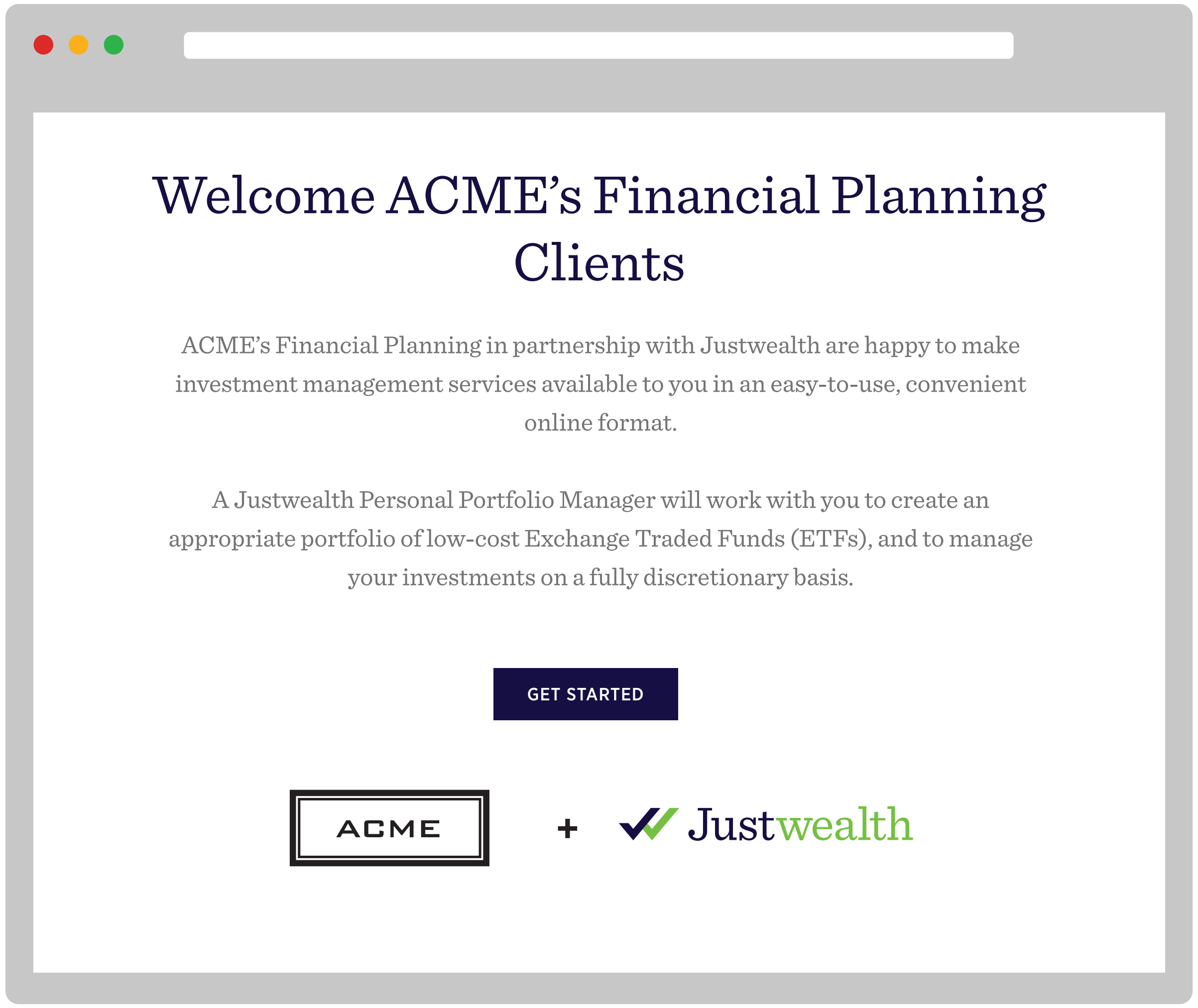
*May require additional documentation



unique Advisor Landing Page (“ALP”)

Invite your clients to create a Justwealth account!

- In your Welcome Package you received a link to your unique ALP
- Send the ALP link to your clients and invite them to open their Justwealth accounts
- By signing up for their Justwealth account via your ALP we know that your clients belong to you



Client Sign-up Step 1:

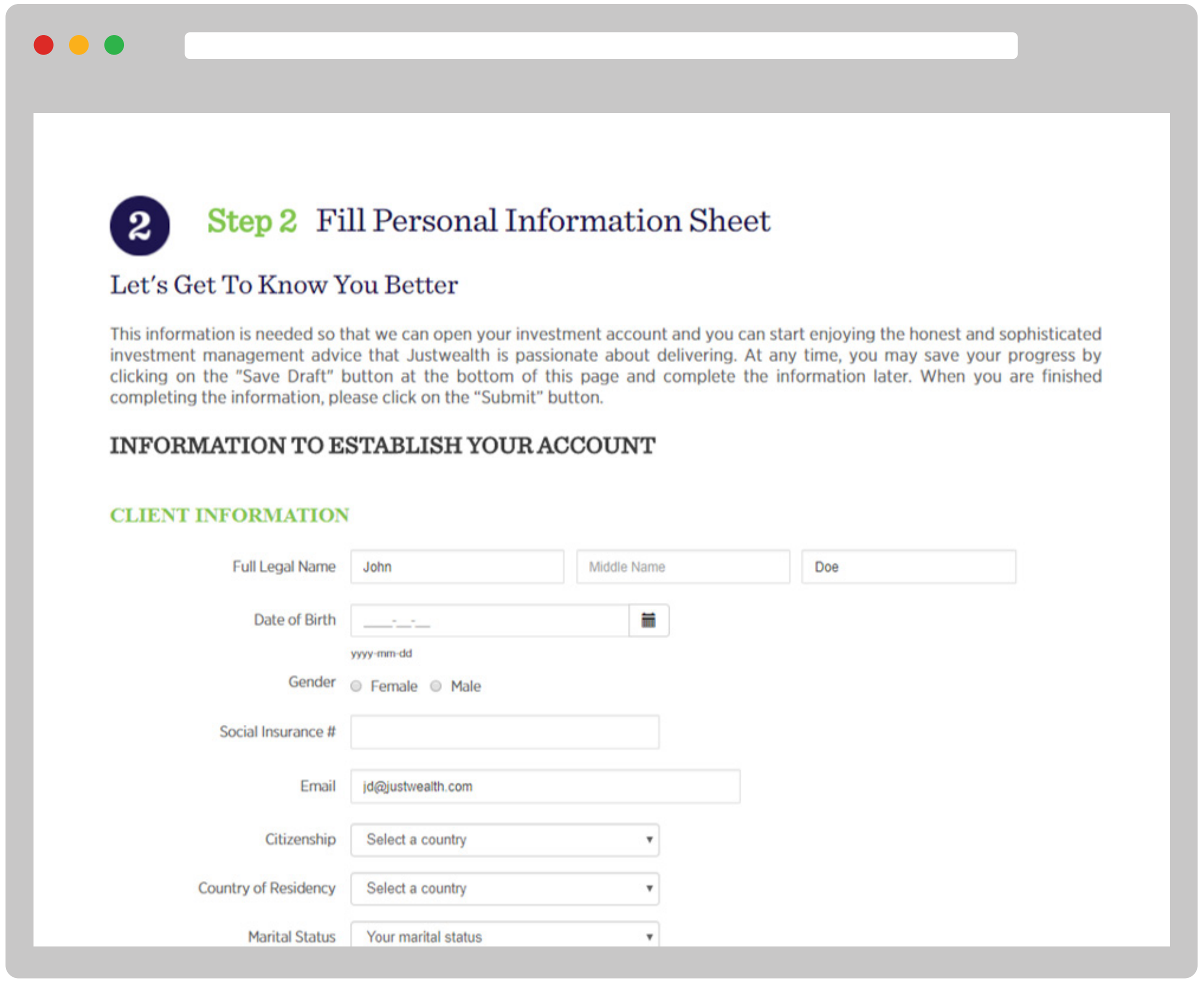
Investment Questionnaire

- The Justwealth Investment Questionnaire (IQ) captures key client data: account type, financial and employment information, risk tolerance, investment horizon, etc.
- By the end of the IQ we have an understanding of your client's investment objectives and our unique algorithm will provide a preliminary recommended portfolio
- This whole process should take no more than 10-minutes

Client Sign-up Step 2:

Personal Information Worksheet

- We capture key personal information including citizenship, residence, banking information etc.
- This should require no more than 5 – 10 minutes prior to uploading supporting documentation in the final step



2 Step 2 Fill Personal Information Sheet

Let's Get To Know You Better

This information is needed so that we can open your investment account and you can start enjoying the honest and sophisticated investment management advice that Justwealth is passionate about delivering. At any time, you may save your progress by clicking on the "Save Draft" button at the bottom of this page and complete the information later. When you are finished completing the information, please click on the "Submit" button.

INFORMATION TO ESTABLISH YOUR ACCOUNT

CLIENT INFORMATION

Full Legal Name: John | Middle Name | Doe

Date of Birth: ____-__-__ (yyyy-mm-dd)

Gender: Female / Male

Social Insurance #:

Email: jd@justwealth.com

Citizenship: Select a country

Country of Residency: Select a country

Marital Status: Your marital status

Client Sign-up Step 3:

Finalizing the Process

- **eSign Documents:** Our secure document signing process will conveniently lead your client to the exact points on the investment application forms that require an e-signature
- **Upload Photo ID:** Your client will be asked to upload a picture of his or her government-issued photo ID
- **Micro-Deposit*:** To validate your client's identity and banking information, our custodian will deposit a micro-deposit of between $0 — $0.99 into your client's account that he or she must accept and then return

*It may be helpful to remind your client to complete this step

What's Next?

✔ **Portfolio confirmation:**

- We don't invest until your client is 100% satisfied with their recommended portfolio; we will contact them to confirm that they are ready for us to invest

✔ **Adding account beneficiaries**

- If your client has indicated a beneficiary on his or her account, they will automatically receive an email with the required paperwork and mailing instructions

✔ **Adding accounts**

- Clients can log into their accounts by going to www.justwealth.com and on the Bulletin Board on the Left-Hand Menu select the Open New Account link to add new accounts

Stay in Touch!

- ✔ We frequently reach out to encourage our clients to let us know of any changes that may impact portfolio selection
- ✔ Please encourage your clients to keep us up to date:
    - Had a baby? Open one of our Target Date RESPs!
    - Maxed out RRSP contributions? Consider a TFSA!
    - Getting married? Think about spousal accounts!

Section 4

Funding an Account

- Online Bank Transfers
- Pre-Authorized Contributions
- Transfer Investments from an Existing Account

Funding an Account

- We give your clients three easy options to fund their Justwealth accounts:

  1. Online Bank Transfer

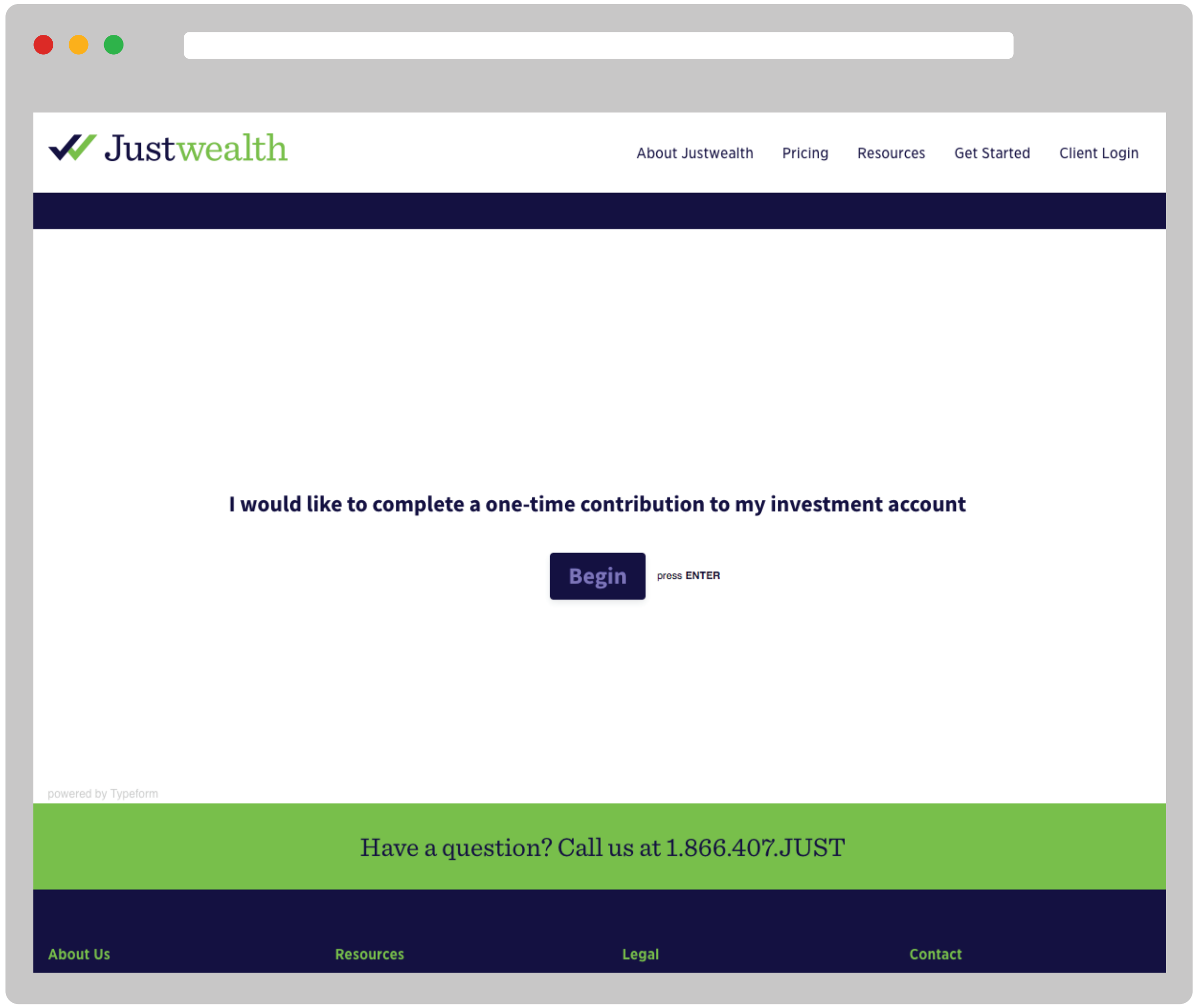
  2. Pre-Authorized Contribution

  3. Transfer Investments from an Existing Account

- Clients can log into their accounts by going to www.justwealth.com and selecting Client Login

Online Bank Transfers

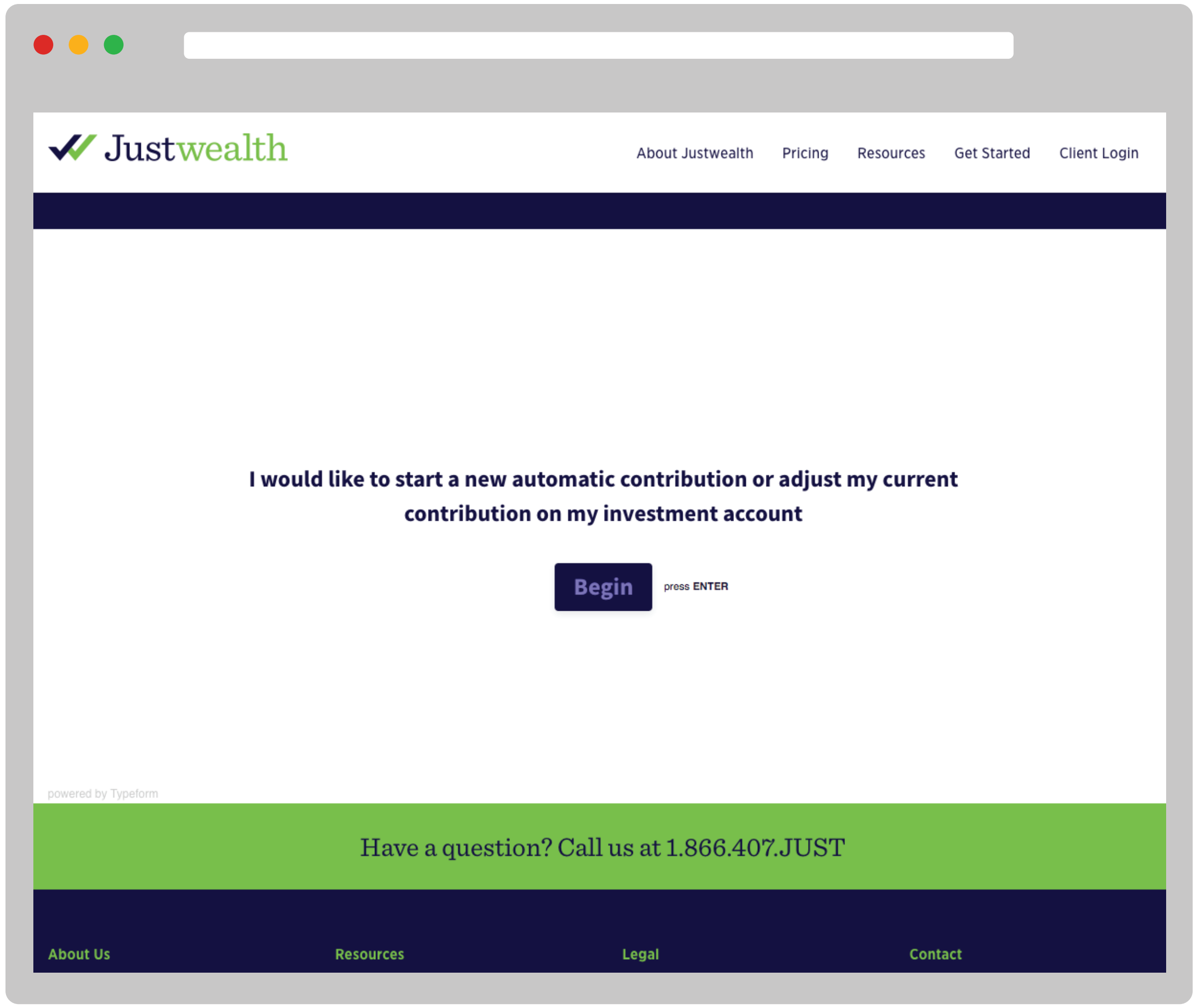
- There are two ways that Justwealth supports Online Bank Transfers:
  1. Clients can complete an online bill payment to their investment account from their own bank account
  2. Clients can log into their accounts by going to www.justwealth.com and on the Bulletin Board on the Left-Hand Menu select the One-Time Contribution link to complete a short online form



Pre-Authorized Contributions

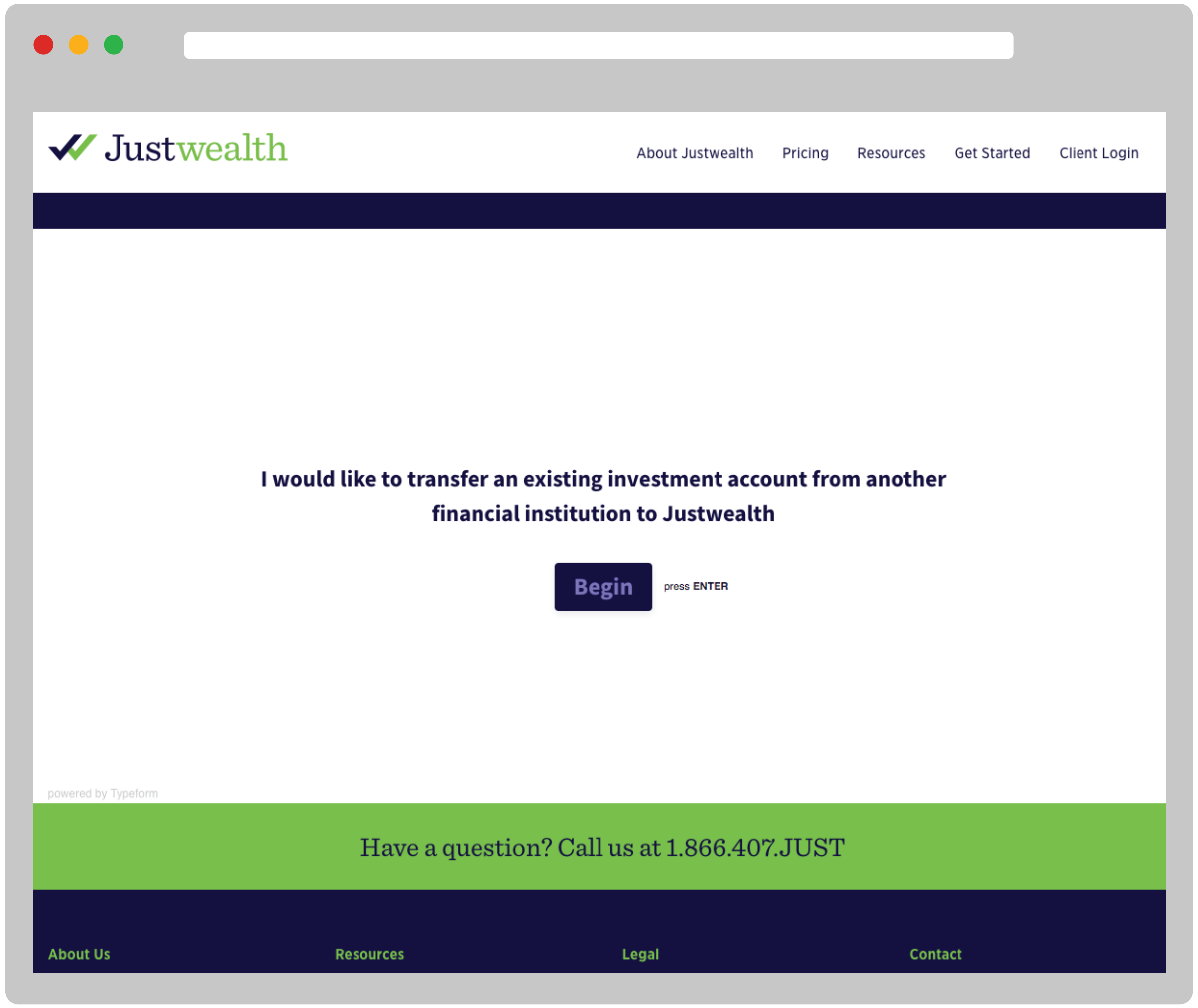
Have clients that want to make regular contributions to their accounts? Great!

- ✔ Once connected it is simple to turn on a pre-authorized contribution in one easy-step:
  - Clients can log into their accounts by going to www.justwealth.com and on the Bulletin Board on the Left-Hand Menu select the Automatic Contribution link to complete a short online form



Transfer Investments from an Existing Account

- Justwealth does accept transfers of cash or existing securities into all account types
- In order to complete a transfer from an existing investment account your client will have to provide some information:
  1. Have your client log into their account www.justwealth.com and select Bulletin Board from the Left-Hand Menu
  2. Select Transfer an Investment Account where they can complete an online form
  3. If your client would like to provide us with an existing account statement to facilitate the process, they will be prompted to provide and email address and we will send them a secure link to upload it



Contact Us

Reach out to your Justwealth Institutional Support Services with any needs:

institutional@justwealth.com

1-866-407-JUST (5878)