

Justwealth Group Savings Plans:

RRSPs & TFSAs powered by one of Canada's Top 50 Fintech Companies*



* Digital Finance Institute, 2019

A. Who is Justwealth? An innovative online portfolio manager "aka" robo-advisor.

- ✔ Justwealth was launched in 2016 with the mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth's seasoned management team averages 15+ years industry experience and has managed **tens of billions** of dollars
- ✔ Justwealth's technologically advanced Group RRSP offers **simple online processes** and 1-on-1 support of an experienced team
- ✔ Justwealth's lineup of **70+ innovative portfolios** includes a robust offering of portfolios appropriate for RRSP accounts
- ✔ As a registered Portfolio Manager with the OSC Justwealth provides the peace-of-mind of managing clients as a **Fiduciary**

B. How Does it Work? Flexible, convenient processes keep things easy for Employers & Employees

For Employees: Sign up for a Justwealth account in as little as 15-minutes using our 3-step process



Investment Questionnaire

Complete an Investment Questionnaire that captures your goals and risk tolerance



Personal Information

Complete a Personal Information Worksheet to tell us about yourself



Investment & Monitoring

Meet your Personal Portfolio Manager, finalize your portfolio(s), and you're all set!

For Employers: Easy online processes plus optional plan administration, provided by SEB Administrative Services, helps minimize your day-to-day requirements



C. How does Justwealth Compare? We offer many advantages over a traditional Group plan.

		TRADITIONAL PROVIDERS
Automated portfolio recommendations	J	X Employees pick for themselves from a potentially complicated menu of funds
Investment support from a Registered Portfolio Manager and team	J	X Call Centre with Customer Service Reps
Automatic Investment Rebalancing	J	X Do-it-yourself
Low, simple transparent fees		X Potential for unexpected "extra" fees
Completely online processes		X Not fully digital

D. The Justwealth Offer: Preferred Group Terms apply to every account an employee opens.

Discounted Justwealth Management Fee: 0.40%*

Average Justwealth Portfolio Cost: 0.20%*

No Minimum Monthly Account Fee
No Minimum Required Account Balance*****

**Optional Employee Investor Education Sessions
(webinars, lunch-and-learns)**

*Discount versus Standard Justwealth Fee of 0.50%. Portfolio MER will also apply (average Justwealth portfolio cost 0.20%). If Employer is working with a Benefits Advisor, then a Referral Fee may apply.

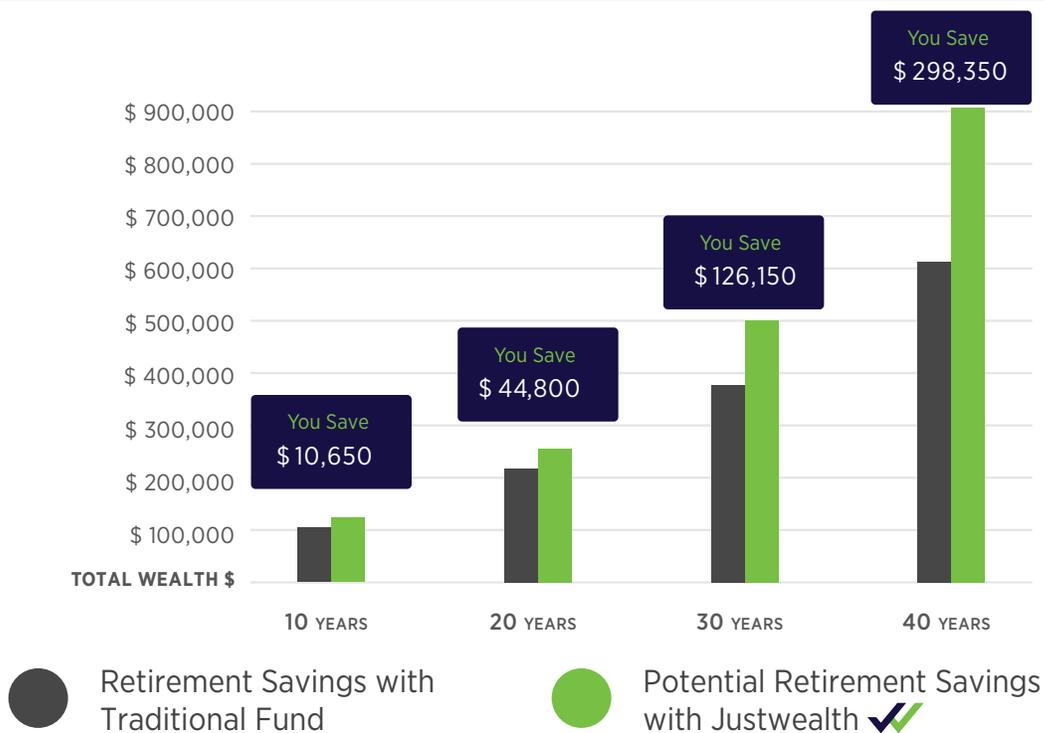
**Minimum Monthly Account Fee of \$10 per month is waived.

***Minimum Required Account Balance of \$5,000 per account is waived.

E. Fees Matter! Improve Employee Outcomes: Lower Fees = Cost Savings = More \$ Invested.



Illustrative Impact of 1.40% Extra Fees on an Employee's \$30,000 Group RRSP***



*Typical Justwealth Total Fee consists of a discounted management fee of 0.40% (versus standard management fee of 0.50%), plus average Justwealth portfolio cost (MER of 0.20%), for a total fee of 0.60%.
 **Illustrative Traditional Group Plan Fund Fee is illustrative based on industry data points.
 *** Illustrative growth example assumes a \$30,000 non-taxable retirement savings account with a 6% return and a \$5,000 annual contribution. Savings are illustrative.

Get Started at: justwealth.com/groups

Begin your plan today!
 Contact Justwealth



Richard J. Burton-Williams
 Head of Justwealth Institutional
Justwealth Financial Inc.
 m: 647. 294. 1593
 e: richard@justwealth.com



James Gauthier CFA, Chief Investment Officer
 Justwealth Financial Inc.