

# 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.

		<b>TRADITIONAL PROVIDERS</b>
<b>Automated portfolio recommendations</b>	<b>J</b>	<b>X</b> Employees pick for themselves from a potentially complicated menu of funds
<b>Investment support from a Registered Portfolio Manager and team</b>	<b>J</b>	<b>X</b> Call Centre with Customer Service Reps
<b>Automatic Investment Rebalancing</b>	<b>J</b>	<b>X</b> Do-it-yourself
<b>Low, simple transparent fees</b>		<b>X</b> Potential for unexpected “extra” fees
<b>Completely online processes</b>		<b>X</b> 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.

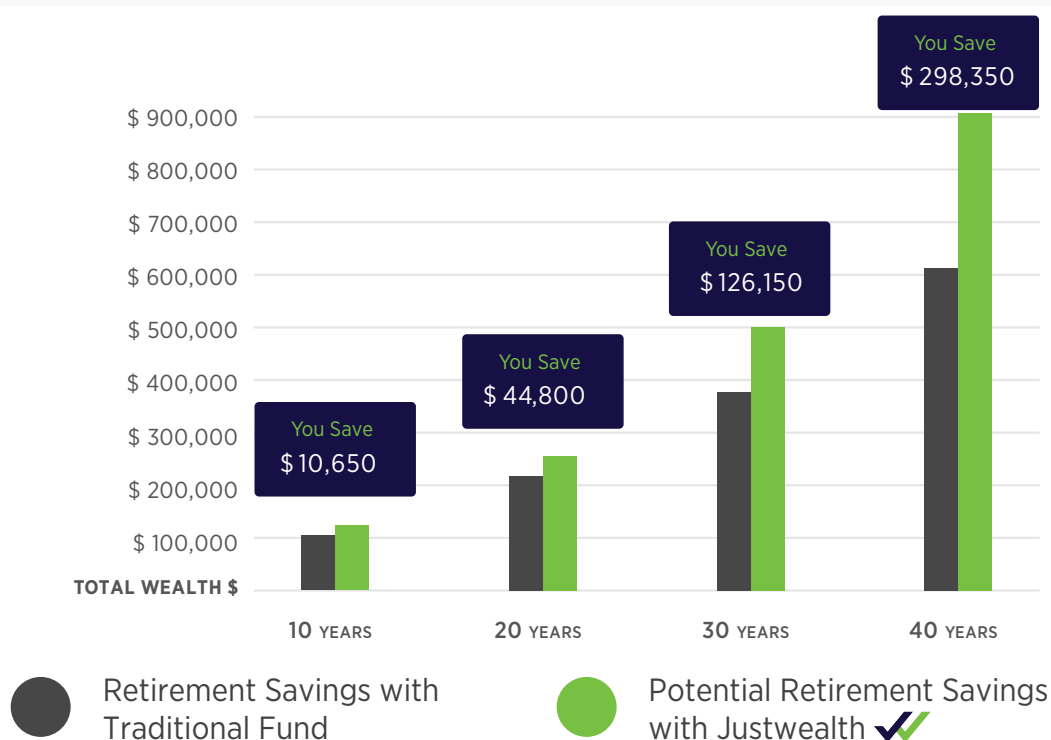
\*\*Minimum Monthly Account Fee of \$10 per month is waived.

\*\*\*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](https://justwealth.com/groups)**

Begin your plan today!  
Contact Justwealth



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**Justwealth**

**WP Awards** 2020



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