

Flex Ed Group Savings Plan Member Handout

Justwealth Financial Inc. is an innovative online portfolio manager providing investment management services across Canada.

Flex Ed has made a Justwealth digital Group Savings Plan available to its employees and contractors:

Flex Ed Group Savings Plan Overview

Account Types RRSPs

Contributions **Plan Member contributions:**

Voluntary: Opt-in via online enrolment form (*see below*)

**All contributions are taken at source from payroll*

Employee Elections

To complete enrolment into your plan:

Step 1: Please complete the online form: [Enrolment Form](#)

Step 2: Sign-up for your Justwealth account (*see instructions pg.4*)

Starting with Justwealth is as easy as 1-2-3



Investment Questionnaire

Complete our online Investment Questionnaire that captures your goals and risk tolerance



Personal Information

Complete our online Personal Information Worksheet to tell us about yourself



Investment & Monitoring

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

Flex Ed plan members can open their accounts quickly and easily at www.justwealth.com/flexed

Justwealth offers a number of features to better service Group Savings Plan members:

✓	
Investment selection	Automated process recommends a diversified portfolio for you
Investment support	Direct access to a registered Personal Portfolio Manager and support team
Investment rebalancing	Automatic
Other investments	Able to include non-Group assets
Portability	Seamless transition when leaving Group plan
Fees	Low, simple and transparent
Fiduciary Responsibility	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

Fees Matter:

Justwealth
Total Fee:

1.10%²

Typical Mutual
Fund Fee:

2.00%²

Fee Savings
with
Justwealth:
0.90%

Illustrative Impact of Fee Savings on \$30,000 Investment with Justwealth¹



● Wealth with Mutual Fund ● Potential Wealth with Justwealth

1. Assumes an investment of \$30,000 with annual contributions of \$5,000. Savings reflect rounding.
2. Justwealth Total Fee includes discounted management fee of 0.40%, + OnPoint Benefits Referral Fee of 0.50% + average portfolio MER of 0.20% for Total Fee of 1.10%. Typical Mutual Fund Fee based on industry data including per Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit www.justwealth.com/flexed

How to Sign-Up for Your Justwealth Group Account

justwealth.com/flexed

- ✓ Go to: <https://justwealth.typeform.com/flexed> and complete plan enrolment form (*approximately 1 minute*)
- ✓ Go to www.justwealth.com/flexed
- ✓ Click on the "Get Started" icon
- ✓ Begin the process by creating a username and password
- ✓ Begin the Investment Questionnaire and select an RRSP Account
- ✓ Complete the online Investment Questionnaire (*approximately 12 questions*)
- ✓ Next, complete the online Personal Information Worksheet
- ✓ Follow the instructions to e-sign your application, upload your photo ID and click "Complete"
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you via email and complete your account opening!

Get Started at: www.justwealth.com/flexed



Prefer to set up your account over the phone?

Set a time for one of our knowledgeable representatives to call you and help activate your Justwealth investment account

Click Here: [Book A Time](#)

Justwealth has earned a number of awards & nominations recognizing us as an industry leader:



Portfolio/ Discretionary Manager of the Year
Nomination - James Gauthier - Justwealth
WP Awards 2020



Portfolio/ Discretionary Manager of the Year
Nomination - James Gauthier - Justwealth
WP Awards 2020



FinTech Company of the Year
Nomination - Justwealth
Canadian FinTech & AI Awards



Canada's Top 50 FinTech Companies
Digital Finance Institute 2019



Portfolio/ Discretionary Manager of the Year
Nomination - James Gauthier - Justwealth WP
Awards 2019



Leading Portfolio Managers
James Gauthier - Justwealth
WP Wealth Professional 2019

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