

# Manifold Data Mining Group Savings Plan Member Handout

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

**Manifold has made a Justwealth digital Group Savings Plan available to you:**

## Manifold Data Mining Group Savings Plan Overview

**Account Type(s)** Required: RRSP accounts

Optional: TFSAs, other account types offered by Justwealth

**Contributions** Employer: Manifold will contribute directly to each employee's RRSP account.

Employee: Employees can make additional contributions by setting up a one-time or a recurring contribution with the help of Justwealth

*One-Time Contribution:* [www.justwealth.com/contribution](http://www.justwealth.com/contribution)

*Automatic Contributions:* [www.justwealth.com/automatic-contributions](http://www.justwealth.com/automatic-contributions)

**Vesting Period** Employer contributions are "locked" through December 31, 2022

**Employee Enrolment** To sign-up for your Justwealth account (see instructions pg.3)

## 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!

Employees can open their accounts quickly and easily at [www.justwealth.com/manifold](http://www.justwealth.com/manifold)

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

	
<b>Investment selection</b>	Automated process recommends a diversified portfolio for you
<b>Investment support</b>	Direct access to a registered Personal Portfolio Manager and support team
<b>Investment rebalancing</b>	Automatic
<b>Other investments</b>	Members can make additional contributions at any time using our online forms
<b>Portability</b>	Seamless transition when leaving Group plan
<b>Fees</b>	Low, simple and transparent
<b>Fiduciary Responsibility</b>	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

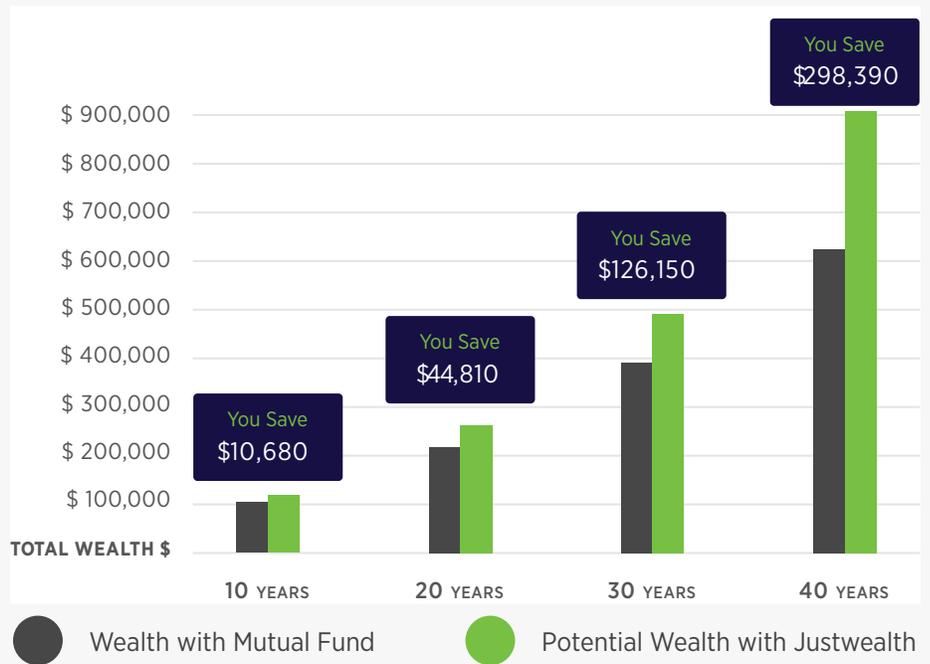
## Fees Matter:

**Justwealth  
Total Fee: 0.60%<sup>2</sup>**

**Typical Mutual  
Fund Fee: 2.00%<sup>3</sup>**

**Fee Savings  
with  
Justwealth:  
1.40%**

### Illustrative Impact of Fee Savings on \$30,000 RRSP Investment with Justwealth<sup>1</sup>



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% + average portfolio MER of 0.20% for Total Fee of 0.60%.  
 3. Typical Mutual Fund Fee based on industry data including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit [www.justwealth.com/manifold](http://www.justwealth.com/manifold)

# How to Sign-Up for Your Justwealth Group Account

[www.justwealth.com/manifold](http://www.justwealth.com/manifold)

- ✓ Go to [www.justwealth.com/manifold](http://www.justwealth.com/manifold)
- ✓ Click on the "Get Started" icon
- ✓ Begin the process by creating a username and password
- ✓ Begin the Investment Questionnaire and select an RRSP - feel free to include a TFSA as well, if you would like
- ✓ 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"
- ✓ Optional: go to [www.justwealth.com/contribution](http://www.justwealth.com/contribution), or [www.justwealth.com/automatic-contributions](http://www.justwealth.com/automatic-contributions) and establish a one-time or a recurring contribution from your bank (*if you choose*)
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

**Get Started at:** [www.justwealth.com/manifold](http://www.justwealth.com/manifold)



## 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

**Get Started at:** [www.justwealth.com/manifold](http://www.justwealth.com/manifold)

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Fueling Marketing Insights

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