

RIH Law Group Savings Plan Member Handout

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

Rush Ihas Hardwick LLP has made a Justwealth digital Group Savings Plan available to you:

RIH Law Group Savings Plan Overview	
Account Type(s)	RRSP & TFSA accounts
Employee Enrollment	To complete enrollment into your plan: <i>Step 1: Please complete the online form: Enrollment Form</i> <i>Step 2: Sign-up for your Justwealth account (see instructions pg.3)</i>
Contributions	<p>Employee Contributions: Voluntary. Opt-in via online enrolment form</p> <p>Employer Contributions: Matching. Rush Ihas Hardwick will match employee contributions dollar-for-dollar up to \$2,000 annually across your RRSP and/ or TFSA account(s) combined.</p> <p><i>*All contributions are taken at source from payroll</i></p>

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/rihlaw

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	Members can make additional contributions at any time using our online forms
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

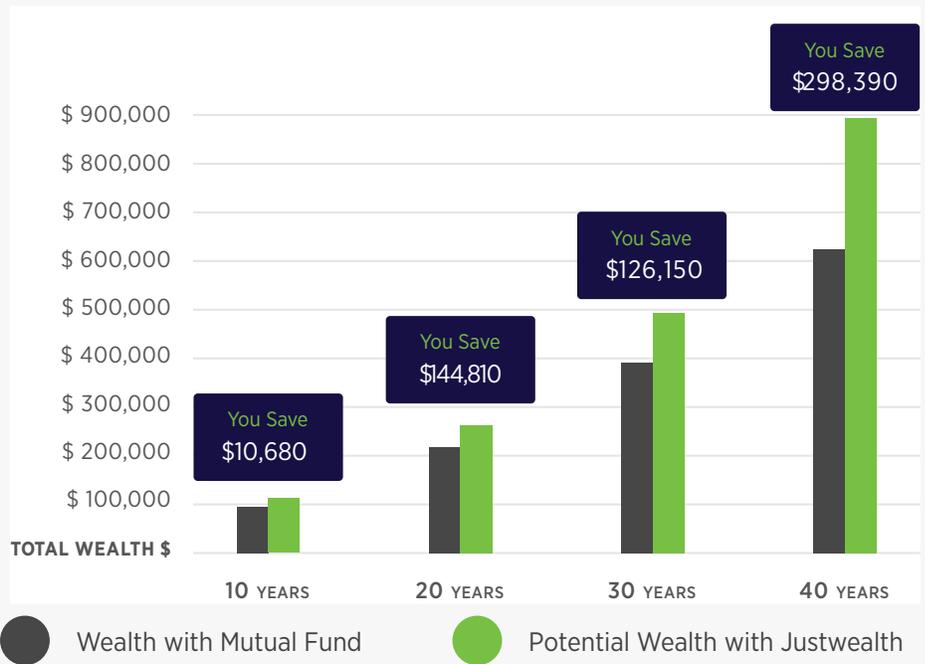
Fees Matter:

**Justwealth
Total Fee: 0.60%²**

**Typical Mutual
Fund Fee: 2.00%³**

**Fee Savings
with
Justwealth:
1.40%**

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



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 points including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

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

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/rihlaw

- ✓ Go to: <https://justwealth.typeform.com/rihlaw> and complete plan enrollment form (*approximately 1-minute*)
- ✓ Go to www.justwealth.com/rihlaw
- ✓ Click on the "Get Started" icon
- ✓ Begin the process by creating a username and password
- ✓ Begin the Investment Questionnaire and select an RRSP and/or a TFSA account(s)
- ✓ 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 and complete your account opening!

Get Started at: www.justwealth.com/rihlaw



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:



Overall Best Robo-Advisor for Canadians -
*MoneySense: "a guide to the best robo-advisors
in Canada for 2022"*



Portfolio/ Discretionary Manager of the Year
Nomination - James Gauthier - Justwealth WP
Awards 2021



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



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



Portfolio/ Discretionary Manager of the Year
Nomination - James Gauthier - Justwealth WP
Awards 2022



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



Canada's Top 50 FinTech Companies
Digital Finance Institute 2019



Leading Portfolio Managers James
Gauthier - Justwealth WP Wealth
Professional 2019

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