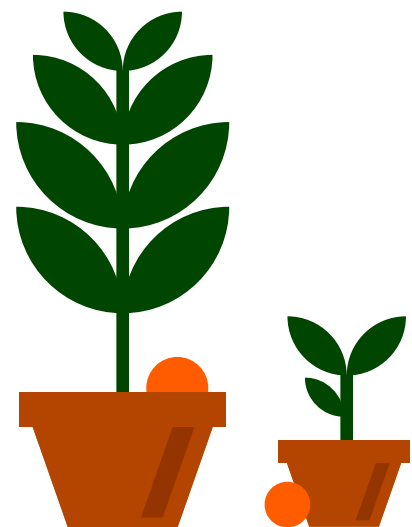


Justwealth Digital Retirement Solution Guide for **Honeybee Benefits**

»»»→ Introducing Justwealth—*the Best Overall Robo Advisor for Canadians**—now available to your clients and on the Honeybee benefits app



* MoneySense: "A guide to the best robo-advisors in Canada for 2022"

What is Justwealth?

An innovative online portfolio manager “aka” robo-advisor.

- ✔ Justwealth was launched in 2016 with the mission to bring **justice to overcharged and underserved** Canadians
- ✔ Justwealth’s seasoned management team averages 15+ years of industry experience and has managed **tens of billions** of dollars
- ✔ Justwealth’s technologically advanced Group Plans offer **simple online processes** and one-on-one support of an experienced team
- ✔ Justwealth’s lineup of **70+ innovative portfolios** includes robust options for Group Plans
- ✔ As a registered Portfolio Manager with the Ontario Securities Commission, Justwealth provides peace of mind by managing clients as a **Fiduciary**

	✔ Justwealth	You
Investment Advice & Registration	✔	
Compliance & Administration	✔	
Plan Sponsor Onboarding	✔	
Plan Member Onboarding	✔	
Contributions Management	✔	
Billing & Payments	✔	
Demos & Town Halls	✔	✔
Pitching & Client Coverage	✔	✔

Offer a retirement solution without needing to be registered

Let Justwealth do the heavy-lifting for you!

How does it work?

Justwealth leads a simple 5-step process to onboard groups and begin contributions.

1

Advisor signs up group on the Justwealth - Honeybee sign-up page
www.justwealth.com/honeybee-retirement

2

Justwealth opens a corporate Justwealth account for the Plan Sponsor

3

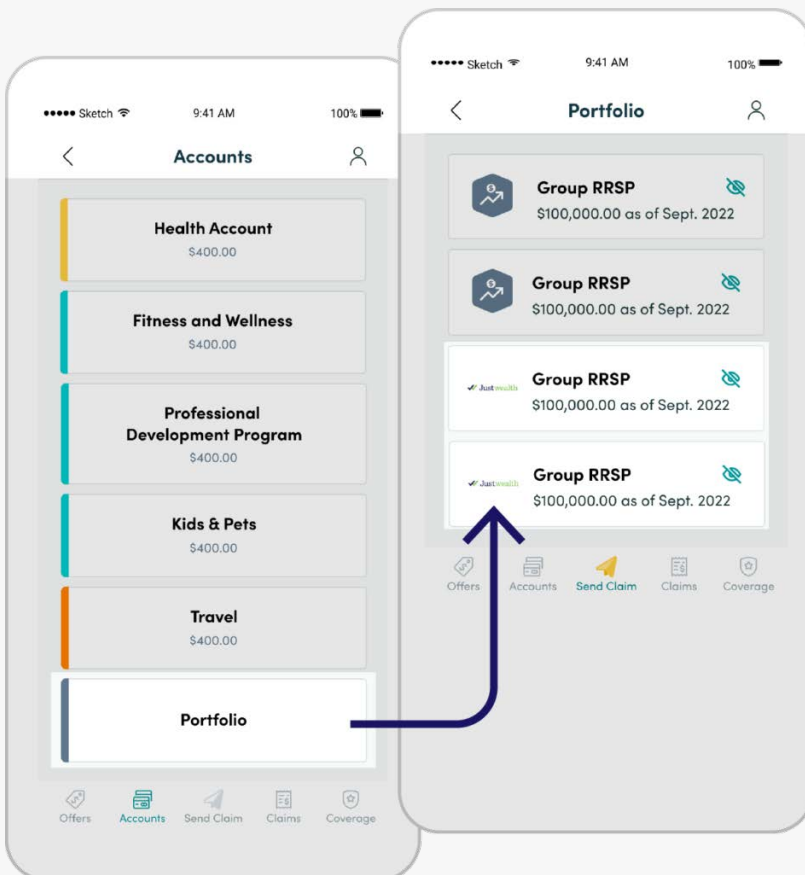
Justwealth builds the Company a unique online hub tailored to each plan

4

Justwealth hosts a Company Town Hall and Plan Members sign up

5

Plan Sponsor makes regular contributions and Justwealth invests!



Justwealth is the exclusive retirement solution integration on the Honeybee benefits app.

Plan members get to see their benefits and retirement contributions all in one place.

How do your fees work?

Take advantage of Justwealth's low-cost solution to offer your clients significant cost-savings while You get to pick your own level of compensation.

- ✓ No cost to Plan Sponsors: Justwealth does not charge any type of fee to plan sponsors
- ✓ Advisors get to select a recurring annual referral fee to charge plan members on a group-by-group basis
- ✓ Plan Members: pay a straightforward, transparent, 3-part fee

1

Portfolio MER

The cost of the member's Justwealth portfolio.

0.20%*

**Average cost of a Justwealth portfolio*

2

Justwealth Management Fee

The fee for Justwealth's services.

0.40%*

**Discounted from standard Justwealth fee of 0.50%*

3

Advisor Referral Fee

The fee for your services - pick from a range for each of your groups.

0.25% - 1.00%*

**Range of referral fees for Advisors to pick from*

Average Justwealth Total Fee Range:

0.85% - 1.60%

Illustrative Traditional Group Fee⁽¹⁾:

2.00%+

Average Justwealth Fee Savings vs. Traditional Group Fee:

0.40% - 1.15%

Source Justwealth.

1. Typical Mutual Fund Fee based on industry data including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada and industry feedback.

Fees Matter: Lower Fees = Cost Savings = More \$ Invested.

Improved member outcomes.

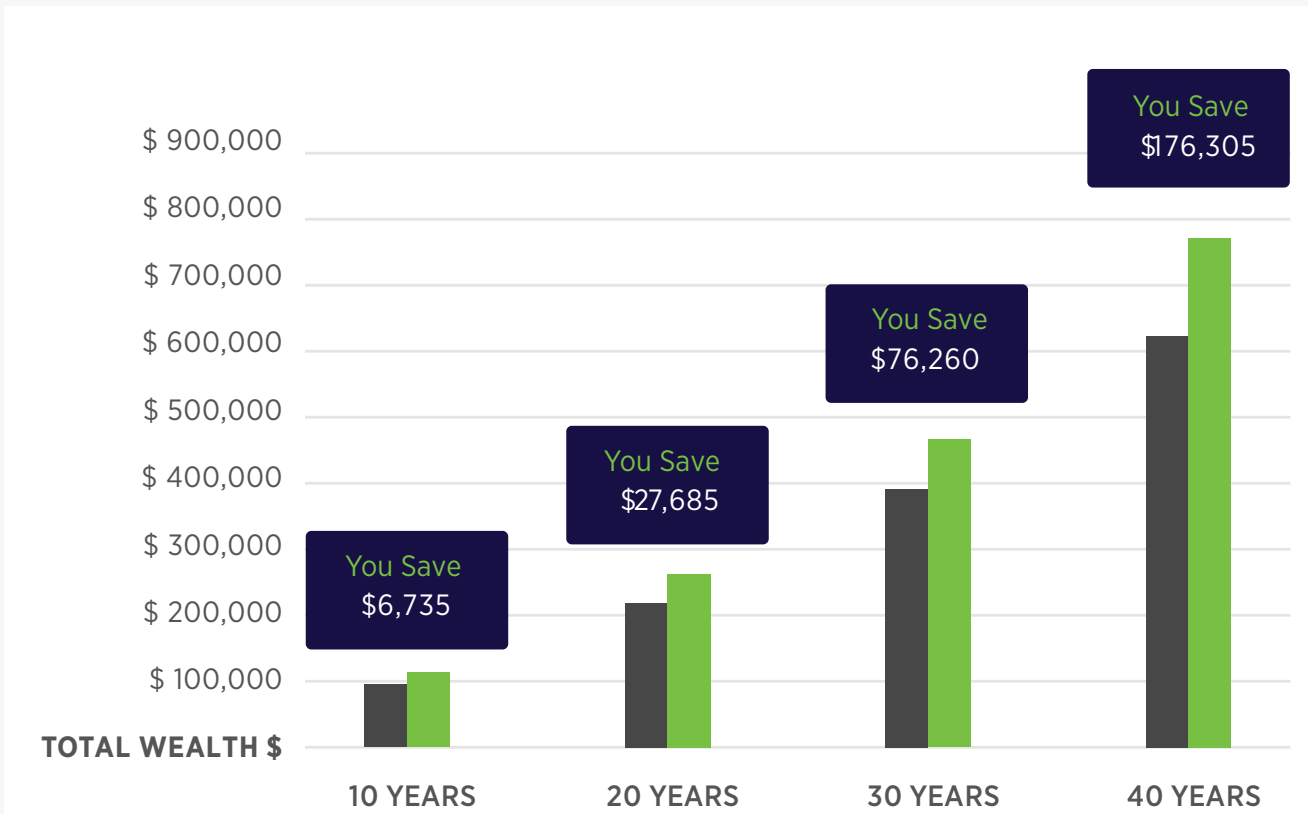
Illustrative Fee Savings with Justwealth: 0.90%

Illustrative Justwealth Fee: **1.10%**¹

VS.

Illustrative Mutual Fund Fee: **2.00%**²

Illustrative Impact of Fee Savings on \$30,000 Investment with Justwealth³




● Potential Wealth with Mutual Fund ● Potential Retirement Savings with Justwealth ✓✓

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

In summary, how does Justwealth compare to traditional plans?

We offer many advantages to compete against Advisors offering a traditional plan.

		Traditional Providers
Automated investment selection process	✓	✗ Employees pick from a potentially complicated fund menu
Investment support with direct access to a Registered Portfolio Manager & team	✓	✗ Call Centre with Customer Service Reps
Automatic Investment Rebalancing	✓	✗ Do-it-yourself
Low, simple transparent fees	✓	✗ Potential for unexpected “extra” fees
Completely online processes	✓	✗ Not fully digital
Registered Portfolio Manager with <u>fiduciary duty</u> to act in each member’s best interest	✓	✗ Not necessarily a fiduciary

Get Started today:

justwealth.com/honeybee-retirement

Contact us to learn more:

honeybee-retirement@justwealth.com

