

AME Consulting Group Savings Plan Member Handout



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

AME Consulting has made a Justwealth digital Group Savings Plan available to you:

AME Consulting Group Savings Plan Overview

Justwealth Overview

Justwealth was launched across Canada in 2016 with a mission to provide "Justice" to the overcharged and underserved Canadian investor.

Justwealth's group retirement plans offer convenient online processes and the one-on-one support of an experienced team.

Employee Enrollment

All members must sign up for a new Justwealth RRSP account by the May 31st deadline at www.justwealth.com/ameconsulting.

Contributions

Employee Contributions: Unchanged. All employee contributions will continue "as-is" as part of the new Justwealth plan beginning June 1st.

Employer Contributions: Unchanged. Employer matching will continue "as-is" as part of the new Justwealth plan beginning June 1st.

**Regular Employees. AME will match employee contributions dollar-for-dollar up to 3% of annual basic salary.*

***Associates & Principals. AME will match employee contributions dollar-for-dollar up to 4% of annual basic salary.*

Transfers

Automatic. No action required. Transfer of existing plan assets to Justwealth will be executed on your behalf in-bulk, on or around June 1st.

Withdrawal Policy

Employer Contributions: Unchanged. All employer contributions are locked-in for the duration of employment with AME.*

**Exceptions: Withdrawals under the Canada Revenue Agency Homebuyers Plan and Lifelong Learning Plan.*

Justwealth offers many advantages over traditional plans to better serve you.

	✓ Justwealth	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> assigned to each individual member	✓	✗ Not necessarily a fiduciary

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!

Get started at: www.justwealth.com/ameconsulting

Lower Fees = Cost Savings = More \$ Invested = More Retirement Savings

Fees Matter:

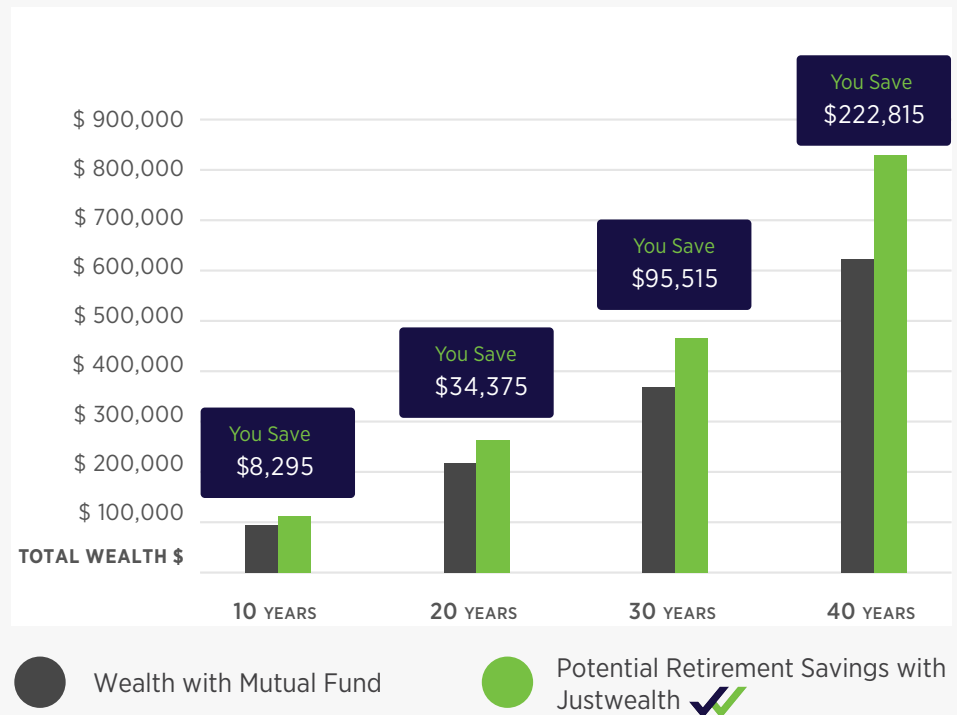
Justwealth
Total Fee: **0.90%**²

VS.

Illustrative Group
Mutual Fund Fee: **2.00%**³

**Fee Savings with
Justwealth:
1.10%**

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% + Advisor Referral Fee of 0.30% + average portfolio MER of 0.20% for Total Fee of 0.90%.
3. Typical Mutual Fund Fee based on industry data including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

Get started at: www.justwealth.com/ameconsulting

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/ameconsulting

- ✓ Go to www.justwealth.com/ameconsulting
- ✓ 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 and complete your account opening!

Get started at: www.justwealth.com/ameconsulting



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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Justwealth