

# Digital Hive Group Savings Plan Member Handout

GroupBenefitz + DigitalHive. + ✓ Justwealth

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

Digital Hive has made a Justwealth digital Group Savings Plan available to you:

## Digital Hive Group Savings Plan Overview

**Account Type(s)** RRSPs

**Contributions** **Employee Contributions:** Voluntary. Opt-in via online enrollment form  
**Employer Contributions:** Matching. Digital Hive will match employee contributions dollar-for-dollar up to 4% of annual basic salary

### Employee Enrollment

To complete enrollment into your plan:

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

*Step 2: 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!

Plan Members can open their accounts quickly and easily at [www.justwealth.com/digitalhive](http://www.justwealth.com/digitalhive)

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

	✓ 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

## Fees Matter:

Justwealth  
Total Fee: **1.60%**<sup>2</sup>

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

Fee Savings  
with  
Justwealth:  
**0.40%**

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



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% + Advisor Referral Fee of 1.00% + average portfolio MER of 0.20% for Total Fee of 1.60%.
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/digitalhive](http://www.justwealth.com/digitalhive)

# How to Sign-Up for Your Justwealth Group Account

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

- ✔ Go to: <https://justwealth.typeform.com/digitalhive> and complete plan enrollment form (~1minute)
- ✔ Go to [www.justwealth.com/digitalhive](http://www.justwealth.com/digitalhive)
- ✔ 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/digitalhive](http://www.justwealth.com/digitalhive)



## 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 2021



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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