Digital Hive Group Savings Plan Member Handout

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: <u>Enrollment Form</u>		
	Step 2: Sign-up for your Justwealth account (see instructions pg.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

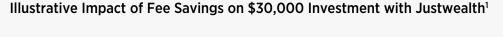


Justwealth offers a number of features to better service Group Plan members:

	 Iustwealth	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	~	Co-it-yourself
Low, simple transparent fees	~	Reserved Potential for unexpected "extra" fees
Completely online processes	~	X Not fully digital
Registered Portfolio Manager with <u>fiduciary</u> <u>duty</u> assigned to each individual member	✓	X Not necessarily a fiduciary

Fees Matter:

Justwealth
Total Fee:1.60%2Typical Mutual
Fund Fee:2.00%3Fee Savings
with
Justwealth:
0.40%





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



How to Sign-Up for Your Justwealth Group Account

- So to: <u>https://justwealth.typeform.com/digitalhive</u> and complete plan enrollment form (~1*minute*)
- ✓ Go to <u>www.justwealth.com/digitalhive</u>
- 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
- Sollow 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



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



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



Canada's Top 50 FinTech Companies **Digital Finance Institute 2019**



Leading Portfolio Managers James Gauthier - Justwealth WP Wealth Professional 2019

Get Started at: www.justwealth.com/digitalhive

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