

Kablamo Canada Group Savings Plan Member Handout



+ ✓ Justwealth

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

Kablamo Canada has made a Justwealth digital Group Savings Plan available to you:

Kablamo Canada Group Savings Plan Overview

Account Type(s) RRSPs

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)

Contributions **Employee Contributions:** Voluntary. Opt-in via online enrollment form
Employer Contributions: Matching. Kablamo Canada will match employee contributions dollar-for-dollar up to 5% of total annual salary (basic salary + bonus).

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!

Kablamo Canada employees can open their accounts quickly and easily at www.justwealth.com/kablamo

Justwealth offers a number of features to better service Group Savings 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 |

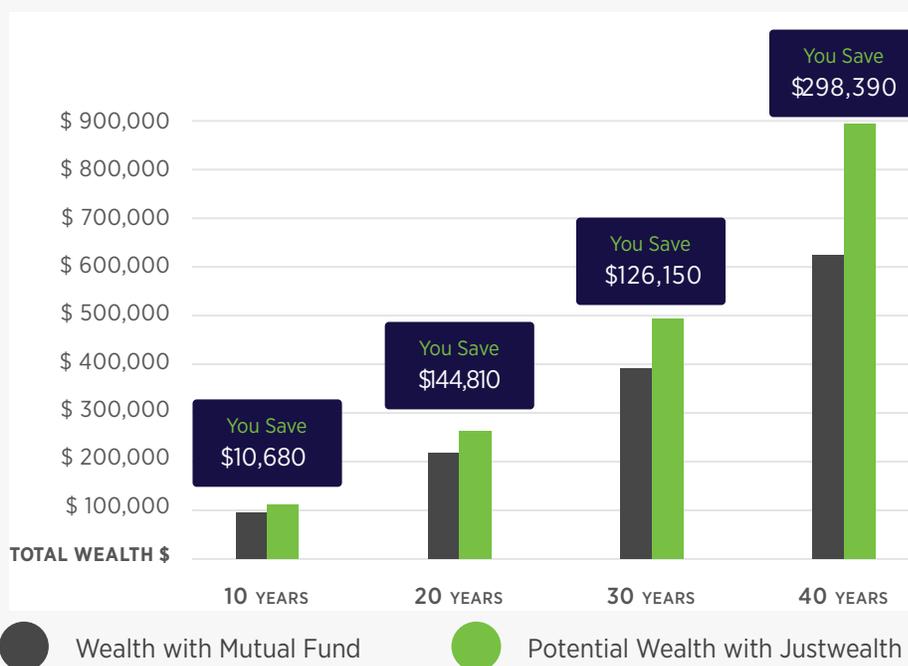
Fees Matter:

Justwealth
Total Fee: **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/kablamo

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/kablamo

- ✔ Go to: <https://justwealth.typeform.com/kablamo> and complete plan enrollment form (*approximately 1-minute*)
- ✔ Go to www.justwealth.com/kablamo
- ✔ 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/kablamo



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

Additional RRSP Information

| | |
|--|--|
| Eligibility Criteria | <p>General eligibility criteria to contribute to an RRSP include:</p> <ul style="list-style-type: none"> - Be a Canadian resident; - Be less than 71 years of age, or in the year that you turn 71; - Have reported earned income to the Canada Revenue Agency (“CRA”) in the previous year, or; - Have unused contribution room from a previous year(s). |
| Is eligibility criteria different for non-citizens? | <p>Eligibility criteria for non-citizens are the same as for citizens given that eligibility is based on an individual’s income tax status as opposed to their citizenship or immigration status. More can be found on the CRA’s website: resources for Newcomers and for those Working in Canada Temporarily</p> |
| The RRSP Contribution Limit | <p>In any given year, the RRSP contribution limit for that year is the lesser of:</p> <ol style="list-style-type: none"> i. 18 of the previous year’s earned income, or; ii. The maximum RRSP Dollar Limit specified by the CRA <p>The RRSP Dollar Limit for 2023 is: \$30,780</p> <p>Previous year’s maximum RRSP Dollar Limits can be found on the CRA’s website: RRSP Dollar Limit</p> |
| What if I was eligible but did not contribute to my RRSP in the past? | <p>If you have <u>unused contribution room</u> from previous years it carries forward and is cumulative; thus, increasing the amount that you can contribute in a given year.</p> <p>If you have previous contributions that you have not reported, please reach out to the CRA for guidance on what to do with unused contributions.</p> |
| Where Can I find my RRSP contribution room? | <p>Your personal contribution room (taking into account your earned income, the contribution limit and any unused contribution room) can be found on your Notice of Assessment or Form T1028.</p> <p>Individuals should reach out to the CRA to confirm their contribution room:</p> <ul style="list-style-type: none"> - My Account - MyCRA Mobile App - CRA Automated Tax Information Phone Service: 1.800.267.6999 - Call the CRA: 1.800.959.8281 |

Additional RRSP Information

| | |
|---|--|
| What if I overcontribute to my RRSP? | <p>Overcontributing to your RRSP in excess of \$2,000 will typically result in a penalty tax of 1% per month on the excess contributions.</p> <p>Again, we recommend that individual be vigilant and confirm their contribution room with the CRA.</p> <p>Overcontributions can be remedied by withdrawing the amount of the excess contribution. Please refer to the CRA for guidance on what to do should you make Excess Contributions</p> |
| Additional considerations for new arrivals or new entrants to the workforce. | <p>Because contribution limits are based on the previous year's earned income:</p> <ul style="list-style-type: none">- New arrivals to Canada would not have earned income in the year prior to arrival; thus, they would typically not become eligible to contribute until the year after their arrival- New arrivals who entered Canada part way through the year may have lower than usual earned income the year of arrival; thus, their contribution room may be lower than expected.- Similarly, new entrants into the workforce would not have earned income in the year prior to beginning work; thus, they would typically not become eligible to contribute until the year after entering the workforce. |

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

Get Started at: www.justwealth.com/kablamo



justwealth.com

