

# Central Telecom Group Savings Plan Member Handout



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

**Central Telecom has made a Justwealth digital Group Savings Plan available to you:**

## Premium Sports 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. Central Telecom will match employee contributions dollar-for-dollar up to 6% of salary.

## 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!

Central Telecom employees can open their accounts quickly and easily at [www.justwealth.com/centraltelecom](http://www.justwealth.com/centraltelecom)

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

✓	
Investment selection	Automated process recommends a diversified portfolio for you
Investment support	Direct access to a registered Personal Portfolio Manager and support team
Investment rebalancing	Automatic
Other investments	Members can make additional contributions at any time using our online forms
Portability	Seamless transition when leaving Group plan
Fees	Low, simple and transparent
Fiduciary Responsibility	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

Fees Matter:

Justwealth  
Total Fee:

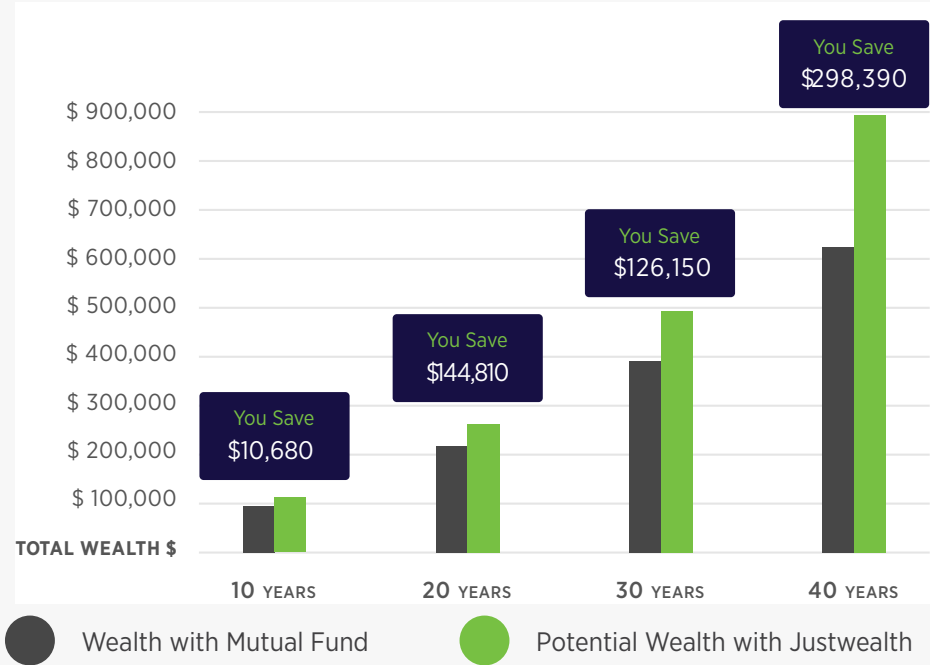
0.60%<sup>2</sup>

Typical Mutual  
Fund Fee:

2.00%<sup>3</sup>

Fee Savings  
with  
Justwealth:  
1.40%

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



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/centraltelecom](http://www.justwealth.com/centraltelecom)

# How to Sign-Up for Your Justwealth Group Account

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

- ✓ Go to: <https://justwealth.typeform.com/centraltelecom> and complete plan enrollment form (*approximately 1-minute*)
- ✓ Go to [www.justwealth.com/centraltelecom](http://www.justwealth.com/centraltelecom)
- ✓ 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/centraltelecom](http://www.justwealth.com/centraltelecom)



**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

**Get Started at:** [www.justwealth.com/centraltelecom](http://www.justwealth.com/centraltelecom)

