

# Exclusive Rentals Group Savings Plan Member Handout



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

**Exclusive Rentals has made a Justwealth digital Group Savings Plan available to you:**

## Exclusive Rentals 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 at [www.justwealth.com/exclusiverentals](http://www.justwealth.com/exclusiverentals).

### Accounts In Plan

Your plan consists of RRSPs. Other account types can be opened voluntarily with Justwealth.

### Contributions

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

**Employer Contributions:** Unchanged. Employer matching will continue "as-is" as part of the new Justwealth plan.

### Transfers

*\*For employees with an existing Exclusive Rentals group RRSP account only.*

No action is required of you. Transfer of existing plan assets to Justwealth will be executed on your behalf in-bulk.

Open your accounts quickly and easily at [www.justwealth.com/exclusiverentals](http://www.justwealth.com/exclusiverentals)

**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/exclusiverentals](http://www.justwealth.com/exclusiverentals)**

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

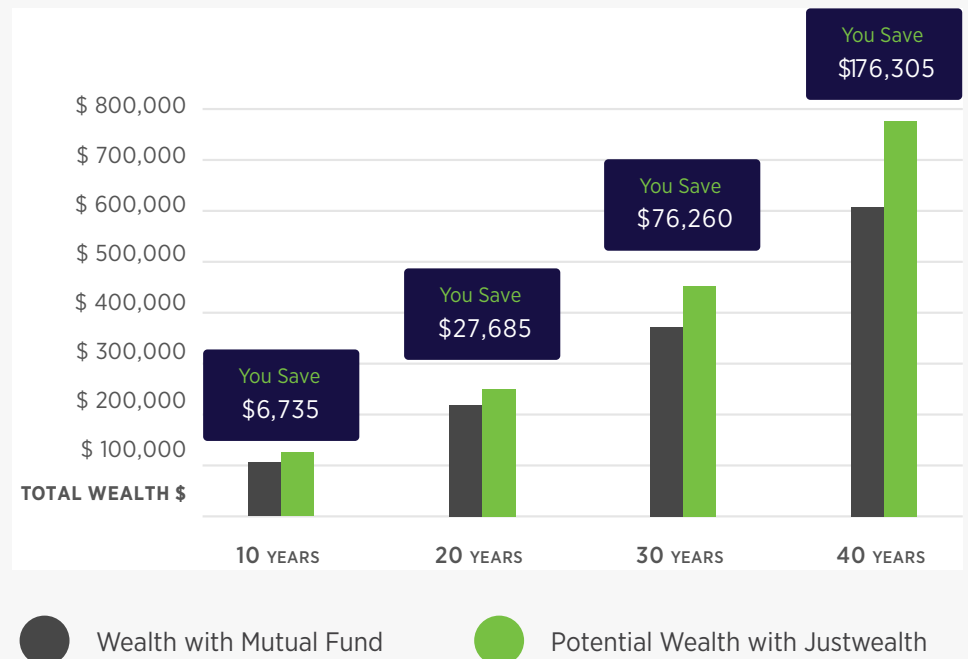
## Fees Matter:

Justwealth  
Total Fee: **1.10%**<sup>2</sup>

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

**Fee Savings  
with  
Justwealth:  
0.90%**

**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% + Advisor Referral Fee of 0.50% + average portfolio MER of 0.20% for Total Fee of 1.10%.
3. Typical Mutual Fund Fee based on industry data points including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

**Get started at: [www.justwealth.com/exclusiverentals](http://www.justwealth.com/exclusiverentals)**

# How to Sign-Up for Your Justwealth Group Account

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

- ✓ Go to [www.justwealth.com/exclusiverentals](http://www.justwealth.com/exclusiverentals)
- ✓ 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/exclusiverentals](http://www.justwealth.com/exclusiverentals)



## 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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