

# Schollen & Company Group Savings Plan Member Handout



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

**Schollen & Company has made a Justwealth-Honeybee Retirement Group RRSP available to you:**

Schollen & Company Group Savings Plan Overview	
Account Type(s)	RRSPs
Contributions	<b>Employee Contributions:</b> Opt-in via online enrollment form ( <i>see below</i> )  <b>Employer Contributions:</b> Matching. Schollen & Co will match employee contributions dollar-for-dollar up to 5% of annual basic salary.
Employee Enrollment	To complete enrollment into your plan: <i>Step 1: Please complete the online form: <a href="#">Enrollment Form</a></i> <i>Step 2: Sign-up for your Justwealth account (see instructions pg.3)</i>

## 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!

Golf Ontario employees can open their accounts quickly and easily at [www.justwealth.com/schollen](http://www.justwealth.com/schollen)

## 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

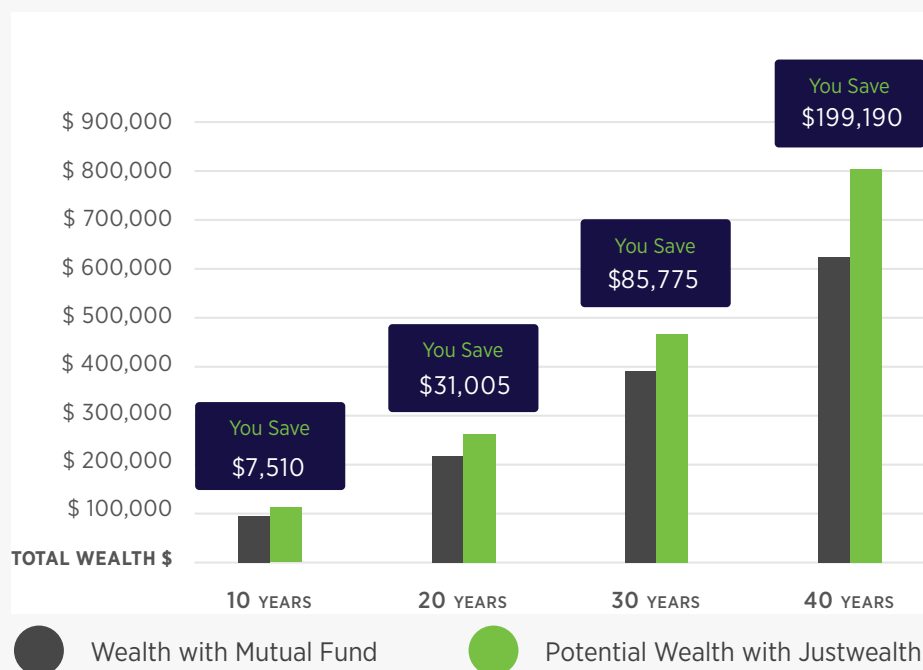
## Fees Matter:

Justwealth  
Total Fee: **1.00%**<sup>2</sup>

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

**Fee Savings  
with  
Justwealth:  
1.00%**

### 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% + Benecaid Referral Fee of 0.40% + average portfolio MER of 0.20% for Total Fee of 1.00%.
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/schollen](https://www.justwealth.com/schollen)

# How to Sign-Up for Your Justwealth Group Account

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

- ✓ Go to [www.justwealth.com/schollen](http://www.justwealth.com/schollen)
- ✓ Scroll to Section 1 of your Schollen & Co. company hub and click **"Enroll Now"**. Spend 1-minute to complete our online enrollment form.
- ✓ Go back to [www.justwealth.com/schollen](http://www.justwealth.com/schollen)
- ✓ Scroll to Section 2 of your company hub and click **"Get Started"**
- ✓ Begin the process by creating a username and password
- ✓ Begin the Investment Questionnaire and select an RRSP
- ✓ 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/schollen](http://www.justwealth.com/schollen)



## 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**

# A Recognized Industry Leader

## THE GLOBE AND MAIL

For the third straight year, Justwealth had the highest five-year after-fee annualized total returns for the growth portfolio

*Globe and Mail, Nov 9, 2023 - Despite tough times, it's been a good year for those who use robo-advisors.*

### Five-Year After-Fee Annualized Total Returns for the Growth Portfolio

(for period ending Sept. 30, 2023)

Justwealth	5.98%
Qtrade Guided Portfolios	5.20%
Nest Wealth	5.03%
RBC InvestEase	4.86%
Questwealth	4.82%
Smart Money Invest	4.19%
Wealthsimple	3.80%

## MoneySense

"Best robo-advisor for a large sum to invest: Justwealth"

*Moneysense.ca, June 12, 2023 - A guide to the best robo-advisors in Canada for 2023.*



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

