

AME Consulting Group Savings Plan Member Handout



+ ✓ Justwealth

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

AME Consulting has made a Justwealth digital Group Savings Plan available to you:

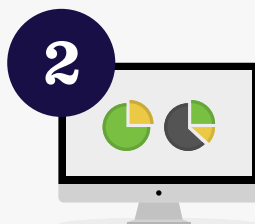
| AME Consulting Group Savings Plan Overview | |
|--|--|
| Account Type(s) | RRSPs |
| Opening Your Justwealth Account | <p>All Plan Members <u>must</u> open a Justwealth RRSP account.</p> <p>To open your Justwealth account go to the AME Consulting company hub: www.justwealth.com/ameconsulting</p> <p>Scroll down to Section 1 and click on "Get Started" (<i>see Step-by-Step instructions on page 3.</i>)</p> |
| Contributions | <p><u>Regular Employees:</u> AME will match employee contributions dollar-for-dollar up to 3% of annual basic salary.</p> <p><u>Associates & Principals:</u> AME will match employee contributions dollar-for-dollar up to 4% of annual basic salary.</p> |

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!

AME employees can open their accounts quickly and easily at www.justwealth.com/ameconsulting

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:

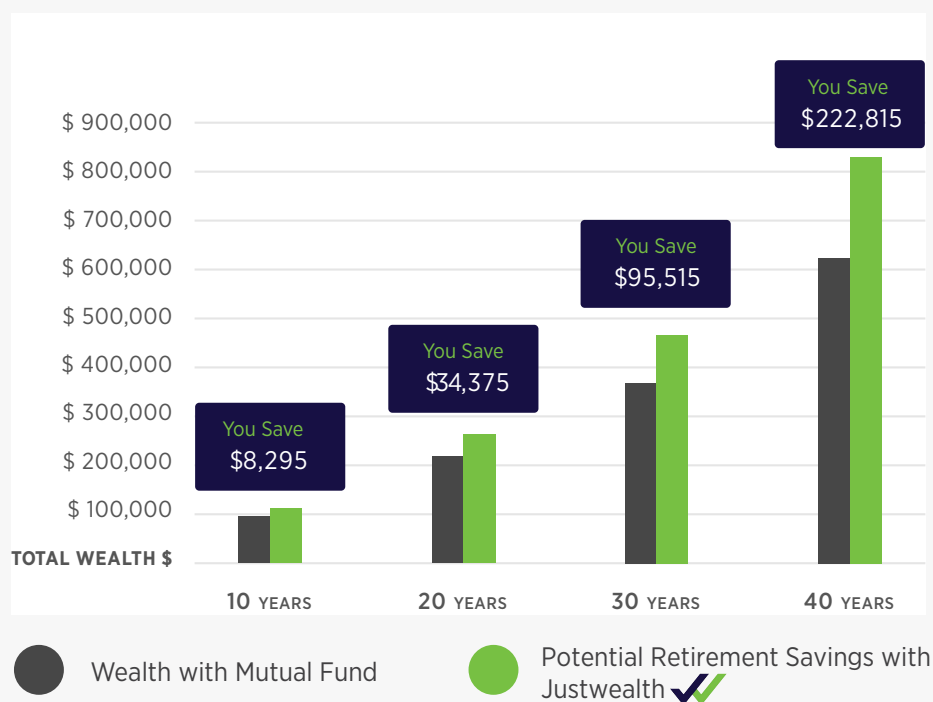
Justwealth
Total Fee: **0.90%**²

VS.

Illustrative Group
Mutual Fund Fee: **2.00%**³

**Fee Savings with
Justwealth:
1.10%**

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% + Advisor Referral Fee of 0.30% + average portfolio MER of 0.20% for Total Fee of 0.90%.
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/ameconsulting

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/ameconsulting

- ✓ Go to www.justwealth.com/ameconsulting
- ✓ Scroll to Section 1 and click on the "Get Started" button
- ✓ 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 and complete your application
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

Get Started at: www.justwealth.com/ameconsulting



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

"Justwealth wins best robo-advisor in Canada..."

Moneysense.ca, February 8, 2024 - Best robo-advisors in Canada for 2024.



Get Started at: www.justwealth.com/ameconsulting



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