

Group RRSPs

Powered by Justwealth



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Justwealth

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

Green Island Builders has made a Justwealth digital Group Savings Plan available to you.

Green Island Builders Group RRSP Plan Transition Overview

Accounts	<u>Unchanged.</u> The plan will continue to consist of RRSPs.
Contributions:	<u>Unchanged.</u> Your contributions will automatically continue as is.
Justwealth Account:	<u>Required Actions.</u> All employees <u>must</u> sign up for a Justwealth RRSP account by the March 15th deadline by following the step-by-step instructions (see Page 3).
Transfers:	<u>Required Actions.</u> e-Sign transfer forms. Justwealth will email each plan member a required document to e-sign. Justwealth will lead the transfer of each member's existing plan assets from Telus.
Withdrawals	<u>Unchanged.</u> Employer contributions locked-in for the duration of employment.* <i>*Exceptions: Withdrawals under the Canada Revenue Agency Homebuyers Plan and Lifelong Learning Plan.</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

e-Sign your application, meet your Personal Portfolio Manager, finalize your portfolio(s), and you're all set!

Employees can open their accounts quickly and easily at www.justwealth.com/greenisland

Please see page 3 for step-by-step sign-up instructions.

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

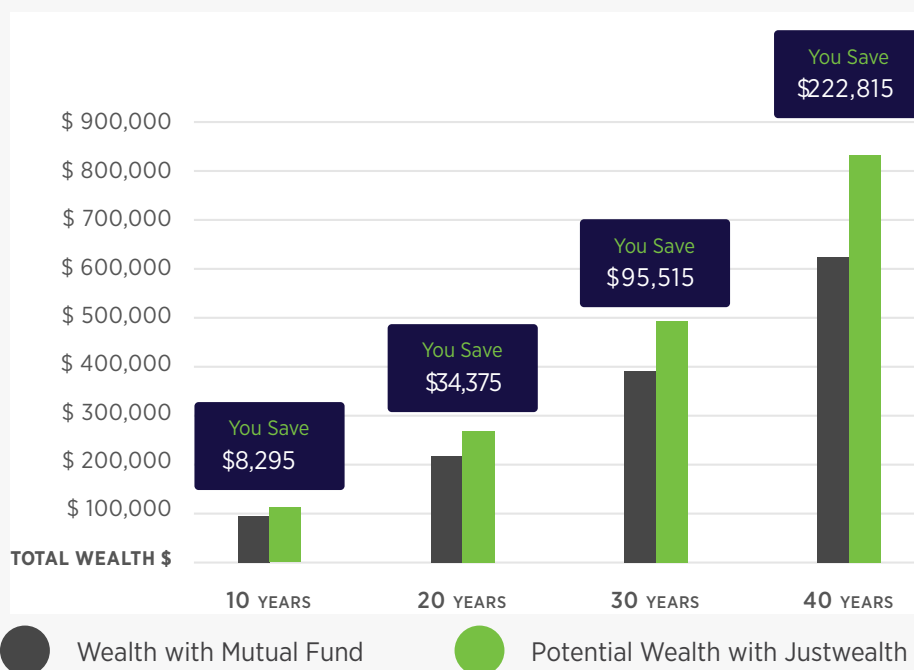
Fees Matter:

Illustrative Impact of Fee Savings on \$30,000 Investment with Justwealth¹

Justwealth
Total Fee: **~0.90%**²

Typical Mutual
Fund Fee: **2.00%**³

**Fee Savings
with
Justwealth:
1.10%**



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/greenisland

Please see page 3 for step-by-step sign-up instructions.

How to Sign-Up for Your Justwealth Group Account

- ✓ Go to www.justwealth.com/greenisland
- ✓ 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 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/greenisland



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/greenisland



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