

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

Huckvale LLP has made a Justwealth digital Group Savings Plan available to you.

Huckvale LLP Group Savings Plan Transition Overview

Accounts:	<u>Unchanged.</u> The plan will continue to consist of RRSPs and TFSAs. <i>*Note: the account type that you select should match the account type that you currently have open in the existing plan.</i>
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 or TFSA account by the March 28th deadline by following the step-by-step instructions (see Page 3).
Transfers:	<u>Required Actions.</u> e-Sign transfer forms. Once you've opened your Justwealth account, each plan member will receive a transfer form to e-sign. Justwealth will lead the transfer of your assets from the old plan.
Withdrawals:	<u>Unchanged.</u> Annual withdrawal of assets is permitted. <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/huckvale

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:

Justwealth
Total Fee: ~1.60%²

Typical Mutual
Fund Fee: ~2.00%³

Fee Savings
with
Justwealth:
0.40%

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 1.00% + average portfolio MER of 0.20% for Total Fee of 1.60%.
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/huckvale
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/huckvale
- ✔ Click on the "Get Started" icon
- ✔ Begin the process by creating a username and password
- ✔ Begin the Investment Questionnaire and select an RRSP or a TFSA account (*based on the account type that you currently have open within the existing plan*)
- ✔ 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/huckvale



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/huckvale

HUCKVALE_{LLP} +  Justwealth