

NMG Group Group Savings Plan Member Handout



+ ✓ Justwealth

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

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

NMG Group Savings Plan Overview

Account Type(s) RRSP

Contributions **Employer Contributions:** Automatic. NMG will contribute 4% of basic annual salary to all participants' RRSP accounts.

Employee Contributions: Voluntary. Employees can elect to make additional contributions via online enrolment form.

**All contributions are taken at source from payroll*

Enrolling & Account Opening

To enroll into your plan and open your Justwealth account:

Step 1: Please complete the online enrollment form: [Enrollment Form](#)

Step 2: Sign-up for your Justwealth account (see instructions pg.3)

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!

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

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 |

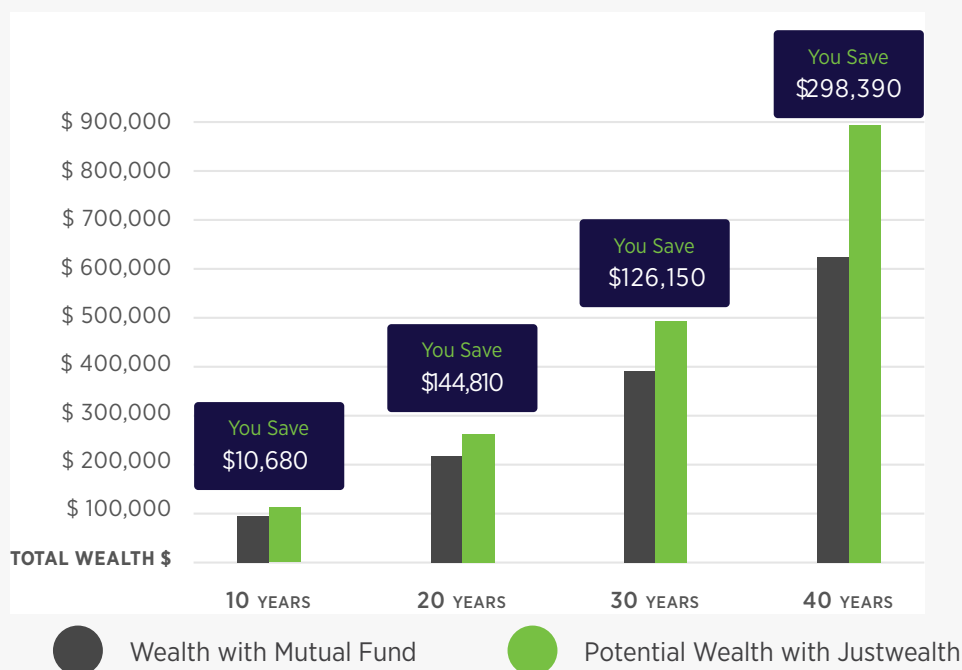
Fees Matter:

Justwealth
Total Fee: **0.60%**²

Typical Mutual
Fund Fee: **2.00%**³

**Fee Savings
with
Justwealth:
1.40%**

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% + average portfolio MER of 0.20% for Total Fee of 0.60%.
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/nmggroup

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/nmggroup

- ✓ Go to www.justwealth.com/nmggroup
- ✓ Go to Section 1 and click on the "Enroll" icon to complete the enrollment form (approximately 1- minute)
- ✓ Go to Section 2 and click on the "Get Started" icon
- ✓ Begin the process by entering your name, email and creating a password
- ✓ Complete the online Investment Questionnaire (approximately 12 questions)
Be sure to select "RRSP" as the account type when prompted
- ✓ Next, complete the online Personal Information Worksheet
- ✓ Follow the instructions to e-sign your application and click "Submit My Application"
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

Get Started at: www.justwealth.com/nmggroup



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/nmggroup

