

# Regulatory Solutions Inc Group Savings Plan Member Handout

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

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

RSI Group Savings Plan Overview	
<b>Account Type(s)</b>	RRSP & TFSA accounts
<b>Eligibility</b>	Completion of 3-month probationary period
<b>Employee Enrollment</b>	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>
<b>Contributions</b>	<b>Employee Contributions:</b> Voluntary. Opt-in via online enrollment form <b>Employer Contributions:</b> Matching. RSI will match each employee's combined contribution(s) across account(s) dollar-for-dollar up to a total of \$3,000 annually, or approximately \$115 per pay period. <i>*All contributions are taken at source from payroll</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!

Employees can open their accounts quickly and easily at [www.justwealth.com/rsi](http://www.justwealth.com/rsi)

**Justwealth offers a number of features to better service Group Savings Plan members:**

✓	
<b>Investment selection</b>	Automated process recommends a diversified portfolio for you
<b>Investment support</b>	Direct access to a registered Personal Portfolio Manager and support team
<b>Investment rebalancing</b>	Automatic
<b>Other investments</b>	Members can make additional contributions at any time using our online forms
<b>Portability</b>	Seamless transition when leaving Group plan
<b>Fees</b>	Low, simple and transparent
<b>Fiduciary Responsibility</b>	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

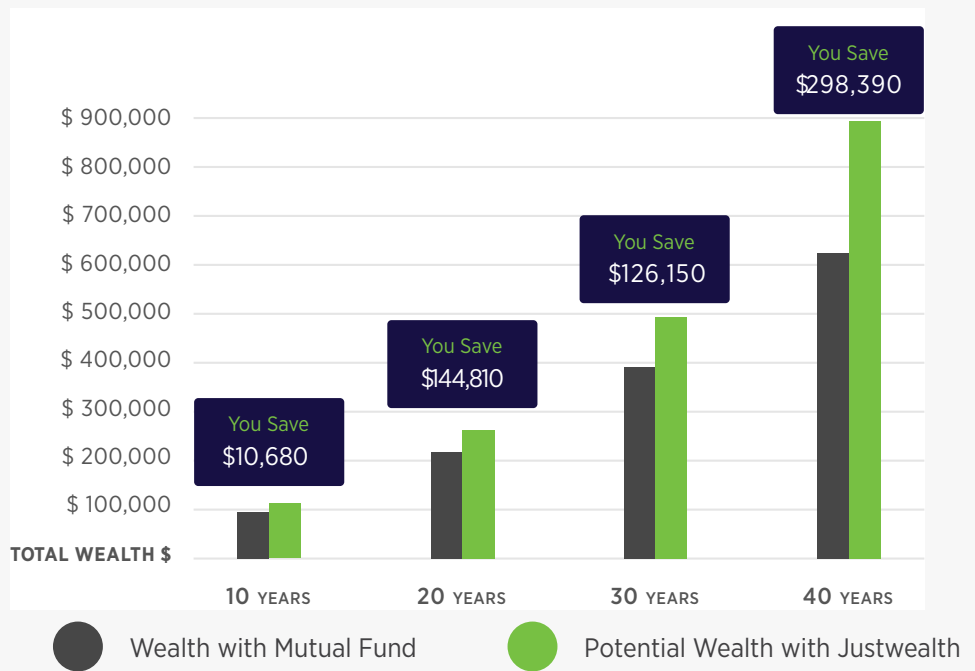
**Fees Matter:**

**Justwealth  
Total Fee: 0.60%<sup>2</sup>**

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

**Fee Savings  
with  
Justwealth:  
1.40%**

**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% + 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/rsi](http://www.justwealth.com/rsi)

# How to Sign-Up for Your Justwealth Group Account

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

- ✔ Go to [www.justwealth.com/rsi](http://www.justwealth.com/rsi)
- ✔ 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" and/or TFSA as the account type(s) 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/rsi](http://www.justwealth.com/rsi)



## 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/rsi](http://www.justwealth.com/rsi)

