

# Ergomed Group Savings Plan Member Handout

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

**Ergomed has made a Justwealth-Honeybee Retirement Group RRSP available to you:**

## Ergomed Group Savings Plan Overview

**Account Type(s)** RRSPs

**Employee Enrollment**

To complete enrollment into your plan:

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

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

**Contributions**

**Employee Contributions:** Voluntary. Opt-in via online enrollment form

**Employer Contributions:** Matching. Ergomed will match employee contributions dollar-for-dollar up to 4% of annual basic salary including regular bonus.

### 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!

Ergomed employees can open their accounts quickly and easily at [www.justwealth.com/ergomed](http://www.justwealth.com/ergomed)

**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

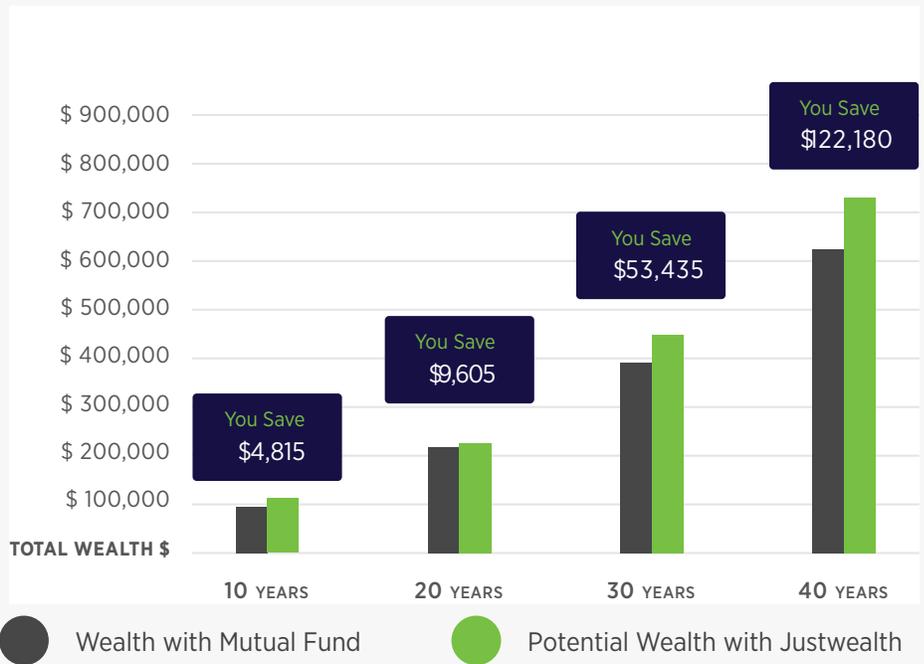
## Fees Matter:

**Justwealth  
Total Fee: 1.35%<sup>2</sup>**

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

**Fee Savings  
with  
Justwealth:  
0.65%**

**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% + Benecaid Referral Fee of 0.75% + average portfolio MER of 0.20% for Total Fee of 1.35%.  
 3. Typical Mutual Fund Fee based on industry data points including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit [www.justwealth.com/ergomed](http://www.justwealth.com/ergomed)

# How to Sign-Up for Your Justwealth Group Account

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

- ✓ Go to [www.justwealth.com/ergomed](http://www.justwealth.com/ergomed)
- ✓ Scroll and 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 submit your application
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

**Get Started at:** [www.justwealth.com/ergomed](http://www.justwealth.com/ergomed)



# Justwealth A Recognized Industry Leader

## MoneySense

“Justwealth boasts the widest selection of portfolios, a flesh-and-blood advisor to help sort out the options, reasonable fees and consistent top-tier returns.”

*Moneysense.ca, Feb 13, 2025 - Best robo-advisors in Canada for 2025*



## THE GLOBE AND MAIL

For the fourth straight year, Justwealth had the highest five-year after-fee annualized total returns for the growth portfolio

*Globe and Mail, Nov 28, 2024 - The Globe and Mail's 2024 Robo-Adviser Guide.*

Five-Year After-Fee Annualized Total Returns for the Growth Portfolio (for period ending Sept. 30, 2024)	
Justwealth	9.62%
Questwealth	8.93%
Qtrade Guided Portfolios	8.90%
Nest Wealth	8.49%
Smart Money Invest	8.29%
RBC InvestEase	8.23%
Wealthsimple	7.70%

Disclaimer for Five-Year After-Fee Annualized Total Returns for Growth Portfolio: Growth portfolios have approximately 80% equities and 20% fixed income. Returns shown are after-fee total returns. Lower equity exposure found in some competitor growth portfolios can impact results. See <https://www.theglobeandmail.com/investing/article-the-globe-and-mails-2024-robo-adviser-guide/> for full article. Past returns are not an indicator of future performance.

View Justwealth Portfolios & Performance: [www.justwealth.com/performance](http://www.justwealth.com/performance)



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

