

HSM Duncan Group RRSP Member Handout



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

HSM Duncan has made a Justwealth Group RRSP available to you:

HSM Duncan Group RRSP Overview

Justwealth Overview

Justwealth was launched across Canada in 2016 with a mission to provide “Justice” to the overcharged and underserved Canadian investor. Justwealth’s group retirement plans offer convenient online processes and the one-on-one support of our experienced team.

Employee Enrollment

All members must enroll and sign-up for a new Justwealth RRSP account before the plan transition date of October 31st at: www.Justwealth.com/hsm-duncan

Contributions

Employee Regular Contributions: Unchanged. All Employee Regular Contributions will continue “as-is” as part of the new Justwealth plan.

Employee Voluntary Contributions: Unchanged. All Employee Voluntary Contributions will continue “as-is” as part of the new Justwealth plan.

***Employer Contributions:** Unchanged. All Employee Voluntary Contributions will continue “as-is” as part of the new Justwealth plan.

**2- 5 Years of Employment: Regular contributions of \$100 per month.*

**5- 10 Years of Employment: Regular contributions of \$200 per month.*

**10+ Years of Employment: Regular contributions of \$300 per month.*

Transfers

Automatic. No action required. Transfer of existing plan assets to Justwealth will be executed on your behalf in-bulk from Canada Life.

Withdrawal Policy

Unchanged. All Employer Contributions are locked-in for the duration of employment with HSM Duncan*

**Exceptions: Withdrawals under the Canada Revenue Agency Homebuyers Plan, Lifelong Learning Plan, and/or due to an employee’s financial hardship.*

Justwealth offers many advantages over traditional plans to better serve you.

	✓ Justwealth	Traditional Providers ⁽¹⁾
Automated investment selection process	✓	✗ Employees pick from a potentially complicated fund menu
Investment support with direct access to a dedicated registered representative	✓	✗ Call Centres with “Customer Service Representatives”
Automatic Investment Rebalancing	✓	✗ Do-it-yourself
Low, simple transparent fees	✓	✗ Typically higher and potential for unexpected fees
Completely online processes	✓	✗ Not fully digital
Registered Portfolio Manager with fiduciary duty to individual members	✓	✗ Not necessarily a fiduciary.

Starting with Justwealth: 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 Justwealth Personal Representative, finalize your investment portfolio and you are set!

1. Based on feedback from Justwealth group clients.

Get Started at: www.Justwealth.com/hsm-duncan

Lower Fees = Cost Savings = More \$ Invested = More Retirement Savings

Fees Matter:

**Justwealth
Total Fee⁽¹⁾ 0.90%**

**Illustrative
mutual Fund Fee⁽²⁾ 2.00%**

Annual Fees Savings with Justwealth: 1.10%

Illustrative Impact of Fee Savings on \$30,000 Group RRSP⁽³⁾



1. 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%
2. Typical Mutual Fund Fee based on industry data OSC <https://www.getsmarteraboutmoney.ca/learningpath/mutual-funds-segregated-funds/mutual-fund-fees/>
3. Assumes an investment of \$30,000 with annual contributions of \$5,000. Savings reflect rounding.

Get Started at: www.Justwealth.com/hsm-duncan

How to Sign-Up for Your Justwealth Group RRSP Account

www.Justwealth.com/hsm-duncan

- ✓ Go to www.justwealth.com/hsm-duncan
- ✓ Scroll down to Section 1 of the website and click on the “Enroll Now” button.
- ✓ Complete the online enrollment form.
- ✓ Scroll down to Section 2 of the website and click on the “Get Started” button.
- ✓ 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 dedicated registered representative & support team will contact you and complete your account opening!

Get Started at: www.Justwealth.com/hsm-duncan

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 at: www.Justwealth.com/performance