

# HSM Pandora Group RRSP Member Handout



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

**HSM Pandora has made a Justwealth Group RRSP available to you:**

## HSM Pandora 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 31<sup>st</sup> at: [www.Justwealth.com/hsm-pandora](http://www.Justwealth.com/hsm-pandora)

### 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 Pandora\*

*\*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 <sup>(1)</sup>
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-pandora](http://www.Justwealth.com/hsm-pandora)**

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

### Fees Matter:

**Justwealth  
Total Fee<sup>(1)</sup> 0.90%**

**Illustrative  
mutual Fund Fee<sup>(2)</sup> 2.00%**

### Annual Fees Savings with Justwealth: 1.10%

#### Illustrative Impact of Fee Savings on \$30,000 Group RRSP<sup>(3)</sup>



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-pandora](http://www.Justwealth.com/hsm-pandora)**

# How to Sign-Up for Your Justwealth Group RRSP Account

[www.Justwealth.com/hsm-pandora](http://www.Justwealth.com/hsm-pandora)

- ✓ Go to [www.justwealth.com/hsm-pandora](http://www.justwealth.com/hsm-pandora)
- ✓ 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-pandora](http://www.Justwealth.com/hsm-pandora)**

# 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)

<b>Justwealth</b>	<b>9.62%</b>
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](http://www.Justwealth.com/performance)