

# Complete Systems Installation Group RRSP Plan Member Guide



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

**CSI has made a Justwealth Group RRSP available to you:**

## Complete Systems Installation Group RRSP Overview

### Account Types\*

RRSPs – included in the plan.

*\*Other account types are available on a voluntary basis.*

### Enrollment + Account Opening\*

Enroll in your plan and opening your Justwealth RRSP account by completing the following steps:

Step 1: Please complete the online enrollment form at  
<https://justwealth.typeform.com/completesystems>

Step 2: Sign-up for your Justwealth account at  
[www.justwealth.com/completesystems](http://www.justwealth.com/completesystems)

*\*See page 3 for detailed step-by-step instructions*

### Contribution

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

**Employer Contribution:** Matching. CSI will match employee contributions dollar-for-dollar up to 5% of annual salary.

## 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 Registered Portfolio Advisor, finalize your investment portfolio and you are set!

## Justwealth offers many features to better service our Group Plan Members

	✓ Justwealth
Automated investment selection process	✓
Investment support with direct access to a dedicated registered representative	✓
Automatic Investment Rebalancing	✓
Low, simple transparent fees	✓
Completely online processes	✓
Registered Portfolio Advisor with fiduciary duty to individual members	✓

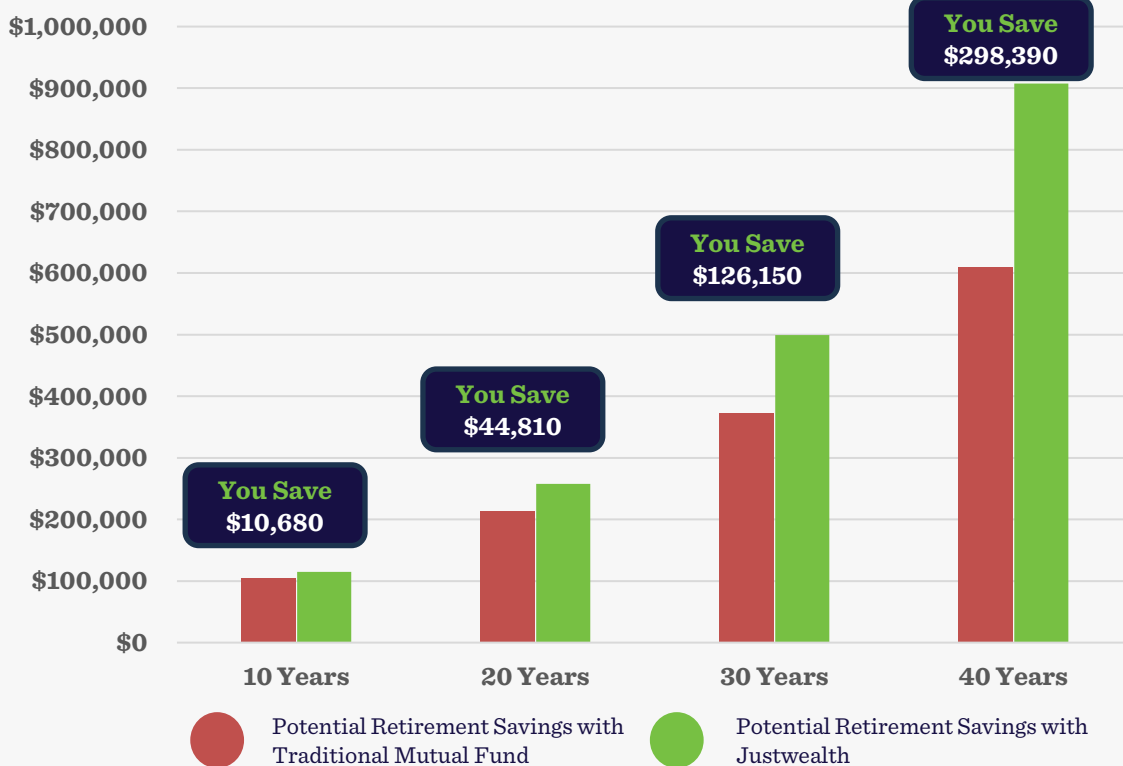
### Illustrative Impact of Fee Savings on \$30,000 Group RRSP<sup>(3)</sup>

#### Annual Fees Savings with Justwealth: 1.40%

#### Fees Matter:

**Justwealth  
Total Fee<sup>(1)</sup> 0.60%**

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



1. Justwealth Total Fee includes discounted management fee of 0.40% + average portfolio MER of 0.20% for Total Fee of 0.60%

2. Typical Mutual Fund Fee based on industry data OSC [www.getsmarteraboutmoney.ca/learningpath/mutual-funds-segregated-funds/mutual-fund-fees/](http://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.

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

[www.Justwealth.com/completesystems](http://www.Justwealth.com/completesystems)

- ✓ Go to [www.justwealth.com/completesystems](http://www.justwealth.com/completesystems)
- ✓ 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 registered portfolio advisor & support team will contact you and complete your account opening!

**Get Started at: [www.Justwealth.com/completesystems](http://www.Justwealth.com/completesystems)**

# 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](https://www.Justwealth.com/performance)