

# AME Consulting Group RRSP Member Guide



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

**AME Consulting has made a Justwealth Group RRSP available to you:**

## AME Consulting Group RRSP Overview

### Account Types\*

RRSPs: included in the plan.

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

### Enrollment + Account Opening\*

Enroll with your AME People + Culture Coordinator

Sign-up for your Justwealth RRSP account at  
[www.justwealth.com/ameconsulting](http://www.justwealth.com/ameconsulting)

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

### Contributing

**Regular Employees:** AME will match employee contributions dollar-for-dollar up to 3% of annual basic salary.

**Associates & Principals:** AME will match employee contributions dollar-for-dollar up to 4% of annual basic 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 RRSP<sup>(3)</sup>

#### Annual Fees Savings with Justwealth: 1.10%

#### Fees Matter:

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

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



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

- ✓ Go to [www.justwealth.com/ameconsulting](http://www.justwealth.com/ameconsulting)
- ✓ 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; 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/ameconsulting](http://www.justwealth.com/ameconsulting)**

# 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)

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