

EMM Consulting Group RRSP Member Guide



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

EMM Consulting has made a Justwealth Group RRSP available to you:

EMM Consulting 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 account(s) by completing the following steps:

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

Step 2: Sign-up for your Justwealth account(s) at
www.justwealth.com/emmconsulting

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

Contribution

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

Employer Contribution: Matching. EMM Consulting will match employee contributions up to 4% of basic 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 RRSP⁽³⁾

Annual Fees Savings with Justwealth: 0.90%

Fees Matter:

**Justwealth
Total Fee⁽¹⁾ 1.10%**

**Mutual
Fund Fee⁽²⁾ 2.00%**



1. Justwealth Total Fee includes discounted management fee of 0.40% + Advisor Referral Fee of 0.50% + average portfolio MER of 0.20% for Total Fee of 1.10%

2. Typical Mutual Fund Fee based on industry data OSC 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/emmconsulting

- ✓ Go to www.justwealth.com/emmconsulting
- ✓ 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/emmconsulting

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