

# 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** RRSPs: included in the plan.

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

**Enrollment** + 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](http://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<sup>(3)</sup>

#### Annual Fees Savings with Justwealth: 0.90%

##### Fees Matter:

**Justwealth Total Fee<sup>(1)</sup> 1.10%**

**Mutual Fund Fee<sup>(2)</sup> 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/](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/emmconsulting](http://www.justwealth.com/emmconsulting)

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