

Bridges for Women Group RRSP Member Guide



BRIDGES
FOR WOMEN SOCIETY



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

Bridges for Women has made a Justwealth Group RRSP available to you:

Bridges for Women Group RRSP Overview

Account Types

Registered Retirement Savings Plan (“RRSP”) accounts.

Enrollment + Account Opening*

Enroll by completing the online form: [Bridges for Women Enrollment Form](#)

Open your Justwealth account at <http://www.justwealth.com/bridgesforwomen>

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

Contributing

Employer Contribution: Bridges for Women will contribute directly to each enrolled employee’s account.

Employee Contributions: Employees can add voluntary regular contributions after their accounts are open via the Justwealth Client Portal.

[Justwealth How-To Guides: Setting Up A Recurring Contribution](#)

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/bridgesforwomen

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

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

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