

PacificSport Group Savings Plan Member Handout

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

PacificSport has made a Justwealth digital Group Savings Plan available to you:

PacificSport Group Savings Plan Overview

Account Types RRSPs

Contributions **Employee Contributions:** Voluntary - opt-in via online enrollment form
Employer Contribution: Matching - PacificSport will match employee contributions dollar-for-dollar up to \$50 per month

**All contributions are taken at source from payroll*

Step 1: Employee Elections To complete enrollment into your plan: Please complete the online form [Enrollment Form](#)

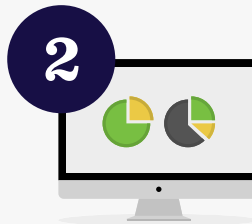
Step 2: Open Justwealth Account Sign-up for your Justwealth account: See instructions on Page 3

Starting with Justwealth is as easy as 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 Personal Portfolio Manager, finalize your portfolio(s), and you're all set!

PacificSport employees can open their accounts quickly and easily at www.justwealth.com/pacificsport

Justwealth offers a number of features to better service Group Savings Plan members:

✓	
Investment selection	Automated process recommends a diversified portfolio for you
Investment support	Direct access to a registered Personal Portfolio Manager and support team
Investment rebalancing	Automatic
Other investments	Able to include non-Group assets
Portability	Seamless transition when leaving Group plan
Fees	Low, simple and transparent
Fiduciary Responsibility	As a registered Portfolio Manager Justwealth has a duty to act in your best interest

Fees Matter:

**Justwealth
Total Fee: 1.35%²**

**Typical Mutual
Fund Fee: 2.00%²**

**Fee Savings
with
Justwealth:
0.65%**

Illustrative Impact of Fee Savings on \$30,000 Investment with Justwealth¹



Wealth with Mutual Fund
 Potential Wealth with Justwealth

1. Assumes an investment of \$30,000 with annual contributions of \$5,000. Savings reflect rounding.
 2. Justwealth Total Fee includes discounted management fee of 0.40%, + OnPoint Benefits Referral Fee of 0.50% + average portfolio MER of 0.20% for Total Fee of 1.10%. Typical Mutual Fund Fee based on industry data including per Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit www.justwealth.com/pacificsport

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/pacificsport

- ✓ Go to www.justwealth.com/pacificsport
- ✓ Scroll to Section 1 and click "Enroll Now". Take 1-minute to complete our online enrollment form
- ✓ Scroll to Section 2 of your company hub and click "Get Started"
- ✓ Begin the process by creating a username and password
- ✓ Begin the Investment Questionnaire and select RRSP and/ or TFSA
- ✓ Complete the online Investment Questionnaire (*approximately 12- questions*)
- ✓ Next, complete the online Personal Information Worksheet
- ✓ Follow the instructions to e-sign your application, upload your photo ID and click "Complete"
- ✓ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

Get Started at: www.justwealth.com/pacificsport



Prefer to set up your account over the phone?

Set a time for one of our knowledgeable representatives to call you and help activate your Justwealth investment account

Click Here: [Book A Time](#)

A Recognized Industry Leader

THE GLOBE AND MAIL

For the third straight year, Justwealth had the highest five-year after-fee annualized total returns for the growth portfolio

Globe and Mail, Nov 9, 2023 - Despite tough times, it's been a good year for those who use robo-advisors.

Five-Year After-Fee Annualized Total Returns for the Growth Portfolio

(for period ending Sept. 30, 2023)

Justwealth	5.98%
Qtrade Guided Portfolios	5.20%
Nest Wealth	5.03%
RBC InvestEase	4.86%
Questwealth	4.82%
Smart Money Invest	4.19%
Wealthsimple	3.80%

MoneySense

"Best robo-advisor for a large sum to invest: Justwealth"

Moneysense.ca, June 12, 2023 - A guide to the best robo-advisors in Canada for 2023.



Get Started at: www.justwealth.com/pacificsport

PACIFICSPORT
VANCOUVER ISLAND

OnPoint
BENEFITS WELLNESS PRODUCTIVITY

 **Justwealth**