



Group RRSPs

Powered by Justwealth

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

Impact Sheet Metal has made a Justwealth digital Group Savings Plan available to you.

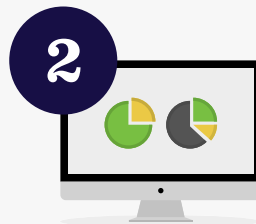
Impact Sheet Metal Group RRSP Plan Transition Overview	
Account Type:	The plan consists of RRSPs.
Contributions:	<p><u>Employer:</u> Impact Sheet Metal will contribute an amount equivalent to between 4% - 12% of basic annual salary to each employee.</p> <p><u>Employee:</u> Employees can voluntarily elect to contribute an additional amount by designating a percent of their basic annual salary using this online form: Make An Election.</p>
Justwealth Account:	<p><u>Required Actions:</u> All plan members must sign up for a Justwealth RRSP account (see Page 3 for step-by-step instructions).</p> <p><i>*Plan members are also free to add additional Justwealth account types outside of the plan (e.g., TFSAs, FHSAs, Spousal RRSPs, Non-Registered).</i></p>

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!

Employees can open their accounts quickly and easily at www.justwealth.com/ISM

Please see page 3 for step-by-step sign-up instructions.

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	Members can make additional contributions at any time using our online forms
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

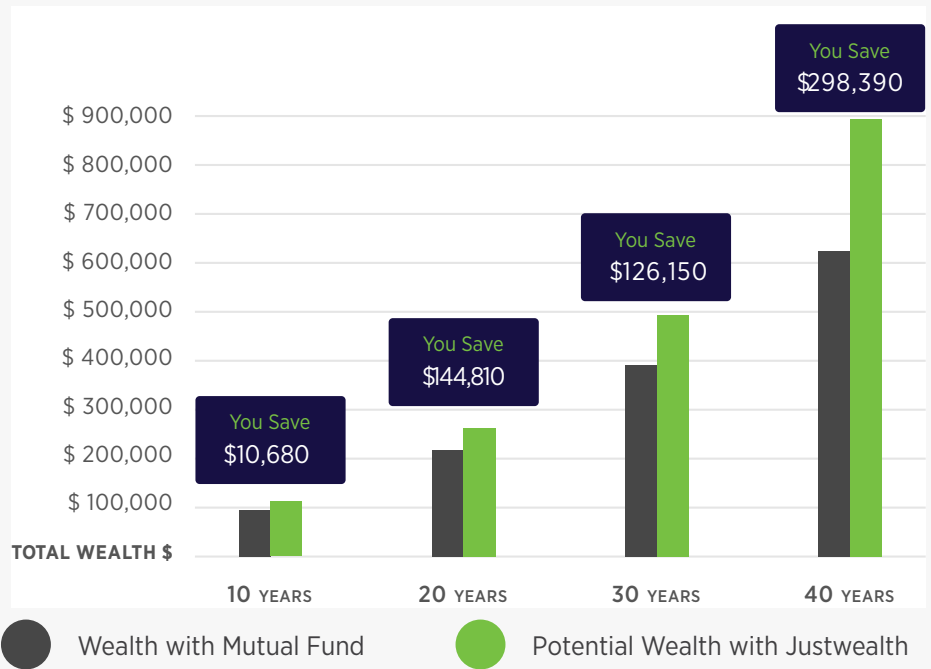
Fees Matter:

**Justwealth
Total Fee: 0.60%²**

**Typical Mutual
Fund Fee: 2.00%³**

**Fee Savings
with
Justwealth:
1.40%**

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



1. Assumes an investment of \$30,000 in a tax-free account with annual contributions of \$5,000 and an annual return of 6%. Savings reflect rounding.
 2. Justwealth Total Fee includes discounted management fee of 0.40% + average portfolio MER of 0.20% for Total Fee of 0.60%.
 3. Typical Mutual Fund Fee based on industry data including Investor Economics & Strategic Insight; The Investment Funds Institute of Canada.

To sign up, please visit www.justwealth.com/ISM
 Please see page 3 for step-by-step sign-up instructions.

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/ISM

- ✔ Go to www.justwealth.com/ISM
- ✔ Scroll to Section 1 of your ISM company hub and click "Make An Election". Spend 1-minute to complete our online enrollment form
- ✔ Scroll to Section 2 of your ISM company hub and click "Get Started"
- ✔ Begin the process by creating a username and password
- ✔ Begin the Investment Questionnaire and select an RRSP
- ✔ 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/ISM



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/ISM

