

Complete Systems Installation Group Savings Plan Member Handout



+ ✓ Justwealth

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

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

Complete Systems Installation Group Savings Plan Overview

Account Type(s) RRSPs

Contributions **Employee Contributions:** Voluntary. Opt-in via online enrolment form
Employer Contributions: Matching. CSI will match employee contributions dollar-for-dollar up to 5% of annual salary

Employee Enrollment

To complete enrollment into your plan:

Step 1: Please complete the online form: [Enrollment Form](#)

Step 2: 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!

CSI employees can open their accounts quickly and easily at www.justwealth.com/completesystems

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

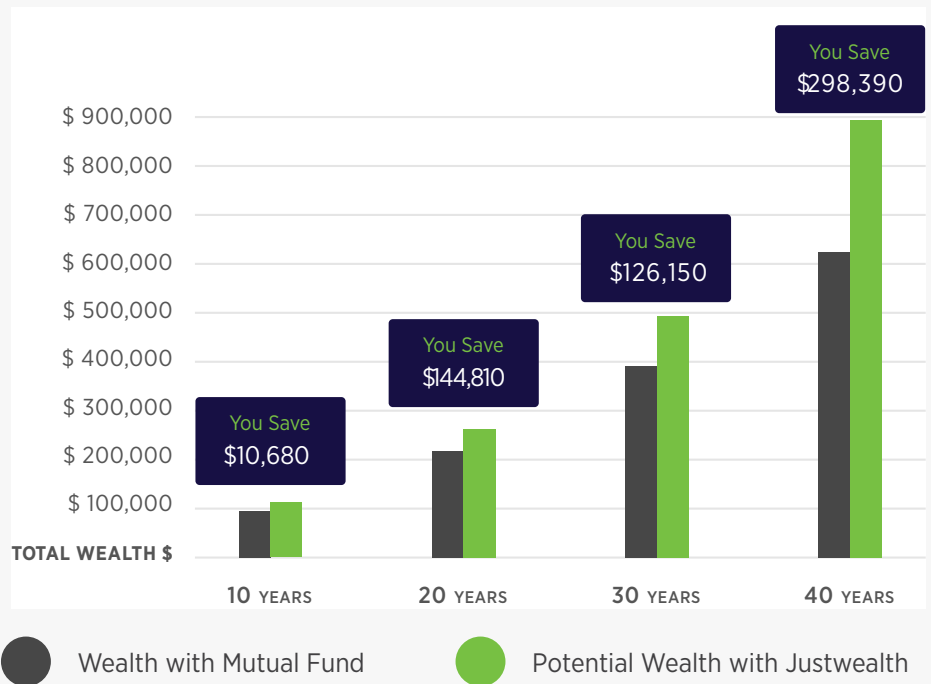
Fees Matter:

**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 with annual contributions of \$5,000. 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/completesystems

How to Sign-Up for Your Justwealth Group Account

www.justwealth.com/completesystems

- ✔ Go to www.justwealth.com/completesystems
- ✔ Go to Section 1 and click on the "Enroll" icon to complete the enrollment form (approximately 1- minute)
- ✔ Go to Section 2 and click on the "Get Started" icon
- ✔ Begin the process by entering your name, email and creating a password
- ✔ Complete the online Investment Questionnaire (approximately 12 questions)
Be sure to select "RRSP" as the account type when prompted
- ✔ Next, complete the online Personal Information Worksheet
- ✔ Follow the instructions to e-sign your application and click "Submit My Application"
- ✔ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

Get Started at: www.justwealth.com/completesystems



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

"Justwealth wins best robo-advisor in Canada..."

Moneysense.ca, February 8, 2024 - Best robo-advisors in Canada for 2024.



Get Started at: www.justwealth.com/completesystems



 Justwealth

justwealth.com