

Group RRSPs & TFSAs

Powered by Justwealth



+ ✓ Justwealth

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

C&H Irrigation has made a Justwealth digital Group Savings Plan available to you.

C&H Irrigation Group Savings Plan Overview

Account Types:

The plan consists of RRSPs and TFSA accounts.

Contributions:

Employee: Percentage of salary up to 3%.

Employer: Matching contribution dollar-for-dollar up to 3% of employee salary.

New employees can specify the percentage of salary they would like to contribute by clicking "Enroll Now" and completing the enrollment questionnaire via the Justwealth - C&H Irrigation company hub: www.justwealth.com/chirrigation

Justwealth Account:

All plan members must open a Justwealth RRSP account via the Justwealth-C&H Irrigation company hub: www.justwealth.com/chirrigation

See step-by-step 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

e-Sign your application, 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/chirrigation

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: **~1.60%**²

Typical Mutual
Fund Fee: **~2.00%**³

**Fee Savings
with
Justwealth:
0.40%**

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% + Advisor Referral Fee of 1.00% + average portfolio MER of 0.20% for Total Fee of 1.60%.
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/chirrigation

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

How to Sign-Up for Your Justwealth Group Account

- ✔ Go to www.justwealth.com/chirrigation
- ✔ Click on the "Get Started" icon
- ✔ Begin the process by creating a username and password
- ✔ Begin the Investment Questionnaire and select an RRSP or a TFSA account
- ✔ Complete the online Investment Questionnaire (*approximately 15 questions*)
- ✔ Next, complete the online Personal Information Worksheet
- ✔ Follow the instructions to e-sign and complete your application
- ✔ Your Justwealth Personal Portfolio Manager & Support Team will contact you and complete your account opening!

Get Started at: www.justwealth.com/chirrigation



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/chirrigation



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