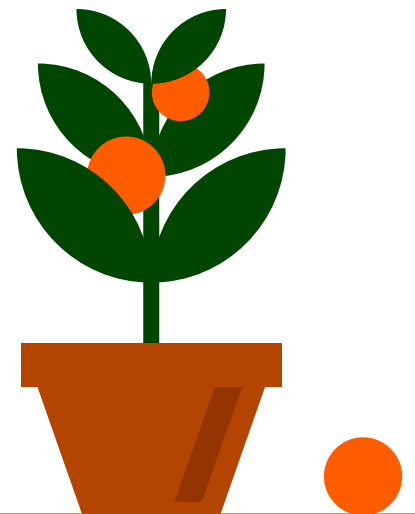
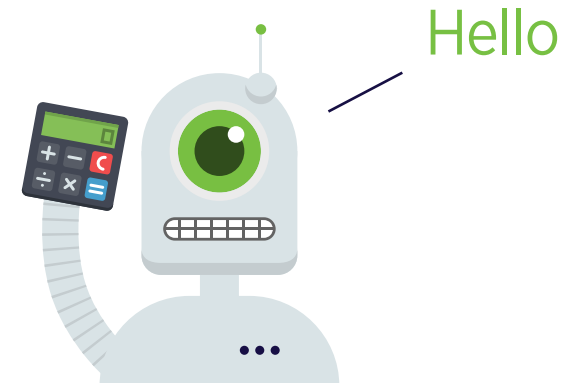


# Advisor Partnership Program Guide for Clients



# What does the term “Robo-Advisor” mean?

- ✔ Robo-advisor is a term that was adopted to describe firms that provide online wealth management services
- ✔ Robo-advisors leverage technology and low-cost exchange-traded funds (‘ETFs’) to remove unnecessary layers between you, your Advisor and your investments
- ✔ The reference to “robo” is due to the highly automated, online nature of enrolling clients into investment portfolios
- ✔ At Justwealth, while we accept the term, we believe that it is very important to note that you are not left on your own to interact with a robot!
- ✔ Our Personal Portfolio Managers and account staff regularly interact with our clients and are with you every step of the way throughout your investing experience with Justwealth



# What are the benefits of a Robo-Advisor?

## A. Convenience & Ease-of-Use



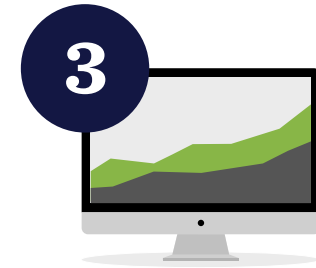
### Investment Questionnaire

Complete an Investment Questionnaire that captures your goals and risk tolerance



### Personal Information

Complete a Personal Information Worksheet to tell us about yourself



### Investment & Monitoring

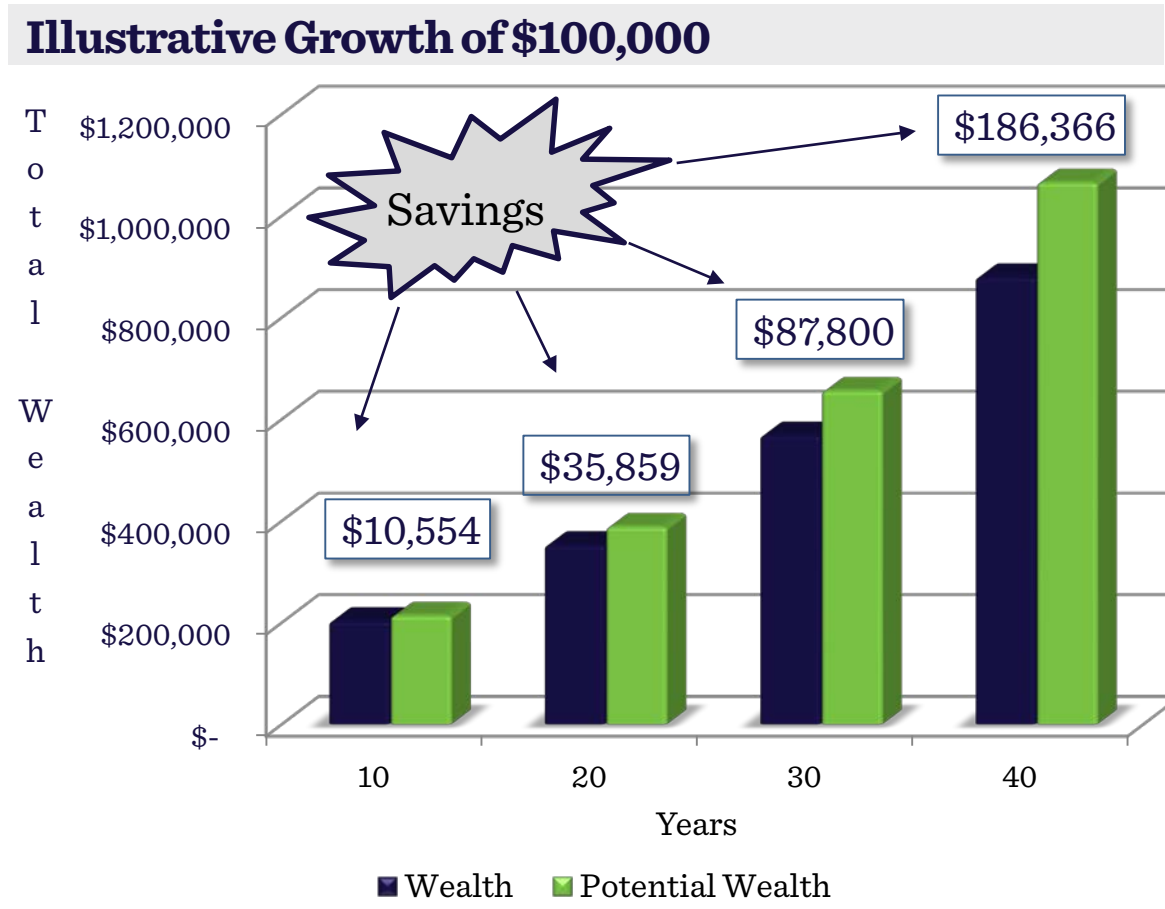
Our sophisticated algorithm selects your ideal portfolio and we monitor your investment daily



Robo-advisors, like Justwealth, use a simple online process to allow you to sign-up for an account in approximately 15-minutes

# What are the benefits of a Robo-Advisor?

## B. Lower Fees = Cost-Savings! <sup>(1)</sup>



Professional investment management with lower costs:

✓ Typical Justwealth portfolio cost:

**0.60% + 1.00% = 1.60%**

(0.40% management fee + 0.20% ETF fee + 1.00% Advisor referral fee)

✓ Typical traditional mutual fund portfolio cost:

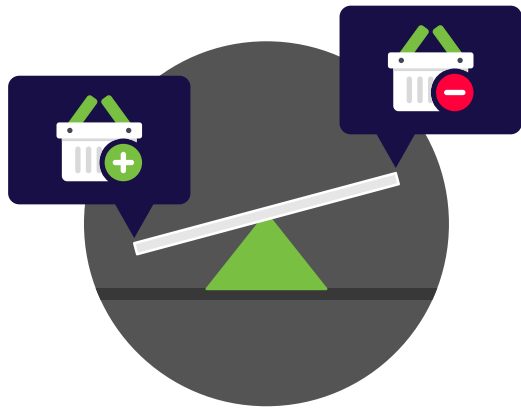
**2.20%**

Source: Justwealth, Investor Economics, Strategic Insight and IFIC.

1. Illustrative growth example assumes a non-taxable account with a 6% return and a \$5,000 annual contribution. Note example assumes 1.00% referral fee; savings illustrative savings would be greater assuming referral fees of 0.25%, 0.50%, or 0.75%.

# What are the benefits of a Robo-Advisor?

## C. Monitoring & Rebalancing



- ✓ Robo-advisors use strict rules and sophisticated algorithms to monitor and automatically rebalance your investments if their allocations to various asset classes move outside of acceptable limits
- ✓ This means that your investments are always closely aligned with your target investment allocations

# Why Justwealth?

## A. Experienced Team



**Andrew Kirkland**, CFP CIM  
Co-founder & President

Previous: **Invesco**  
Experience: **10 years**



**James Gauthier**, MBA, CFA  
Co-founder &  
Chief Investment Officer

Previous: **BNS, TD, RBC, Mercer**  
Experience: **20 years**



**Richard Burton-Williams**, MBA  
VP Institutional Partnerships

Previous: **Barclays, Lehman, MRG**  
Experience: **15 years**



**Shaun Cott**  
VP, Relationship Management

Previous: **Investors Group, APMA**  
Experience: **10+ years**



Real people behind the “robo” with experience managing tens of billions of dollars for Canadian retail investors and institutions

# Why Justwealth?

## B. Investment Sophistication

- ✔ **Justwealth offers over 60 portfolios**—more than any other robo-advisor—grouped into 5 portfolio families
- ✔ More portfolios means a better fit between our investment solutions and your unique investment needs
- ✔ **Is it complicated?** No! once you complete our Investment Questionnaire, our sophisticated algorithm selects your portfolio based on strict rules; finally, your Personal Portfolio Manager is there to guide you too!
- ✔ **Five Portfolio Families:** Canadian Growth, Global Growth, Income, US\$ & RESP Target Date
- ✔ **Account types:** RRSP, TFSA, RESP, LIF, LIRA, RRIF, non-registered, with portfolios optimized to taxable vs. non-taxable accounts

# Why Justwealth?

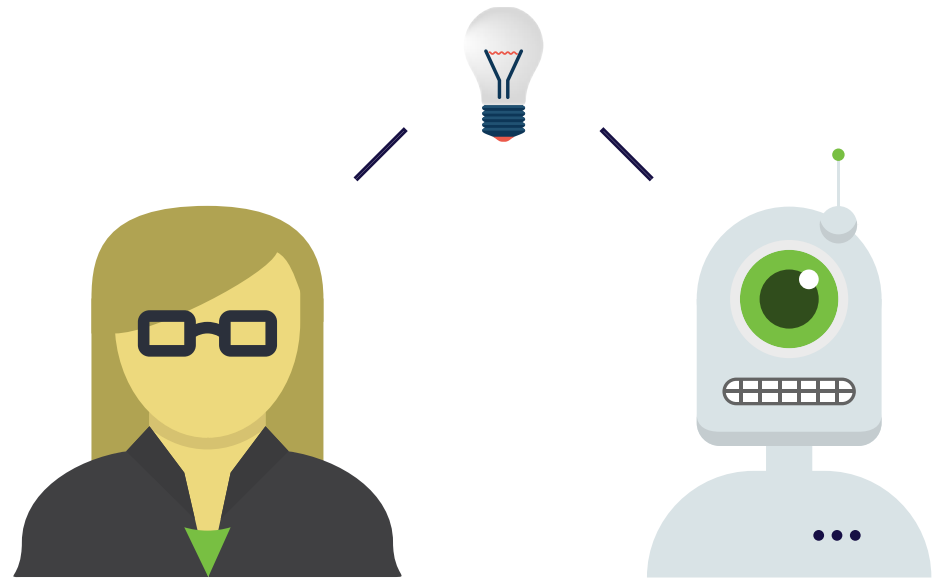
## C. Safety & Support

- ✓ **Canadian Investor Protection Fund:** each client account is held at our custodian, BBS Securities, and is protected up to \$1 million
- ✓ **Safekeeping of information:** we are committed to safeguarding and protecting our clients' personal information
- ✓ **Active online security:** we have partnered with a number of firms to ensure all elements of our website are secured
- ✓ **Each client is assigned a Personal Portfolio Manager** and enjoys 24/7, convenient online access to his / her account

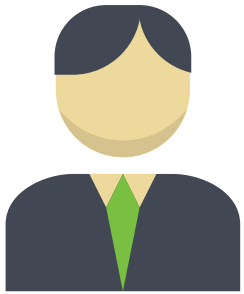


# How does Justwealth work with your Trusted Advisor?

- A. Dedicated Advisor resources
- B. Dedicated Advisor support team
- C. Full Advisor access to view their clients' accounts online
- D. Coordination and liaising with Advisor—we are on the same team: Your team!
- E. Feedback—we are continuously open to feedback from Advisors in order to improve clients' experience

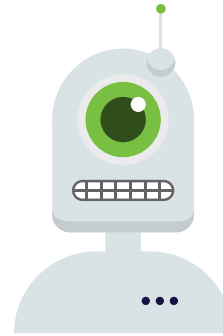


# The Best of Both Worlds!



**Your Advisor** is attentively focused on your broad financial well-being:

- ✓ Financial Planning
- ✓ Relationship Management
- ✓ Access to Additional Financial Products & Services
  - ✓ Insurance
  - ✓ Mortgages
  - ✓ Tax Preparation
- ✓ Referrals / Access to Financial Products



**Justwealth** is entirely focused on managing your investment portfolio:

- ✓ Portfolio Construction
- ✓ Portfolio Selection
- ✓ Portfolio Monitoring
- ✓ Portfolio Rebalancing

## Just Commitment

We pledge to treat all clients fairly, honestly, and to always act in good faith.

We do not: sell or recommend any products; receive any form of commissions or trailers on the investments we make on behalf of clients. All investment decisions are unbiased and made in the best interest of the client.



## Contact Us

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