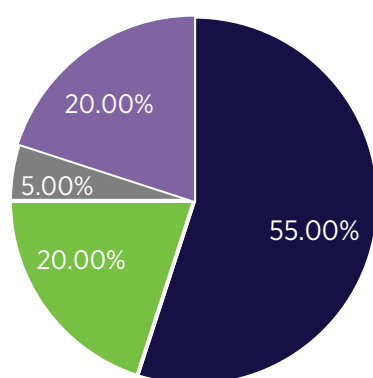


Investment Mandate



The primary mandate of the Justwealth Canadian High Growth Portfolio is to achieve long-term capital appreciation with a modest amount of income, and modest foreign exposure. The risk level associated with the Justwealth Canadian High Growth Portfolio should be considered moderate-high.

Target Asset Allocation



■ Canadian Equity ■ US Equity ■ Int'l Equity ■ Fixed Income

Portfolio Performance*

	Total Return %
3 Mo	4.14%
YTD	1.83%
1 Yr	8.30%
2 Yr	10.06%
Inception	11.08%
Inception Date:	5-Jan-16

Top 3 Holdings

iShares Core S&P TSX Capped ETF	40.00%
iShares S&P Composite High Div ETF	15.00%
Vanguard S&P 500 ETF	15.00%

Top 3 Equity Sectors

Financials	27.06%
Energy	17.86%
Information Technology	9.53%

Fixed Income by Rating

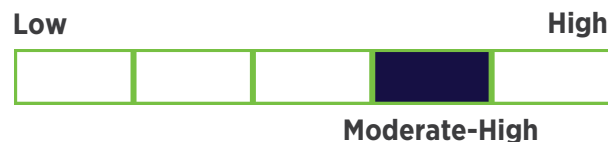
≥ A	60.09%
BBB	14.08%
≤ BB or Not Rated	25.83%

Portfolio Yield (*Trailing Twelve Months*): 2.84%

Portfolio Metrics

Portfolio Manager:	Justwealth Financial
Chief Investment Officer:	James Gauthier, MBA, CFA
Account Types:	LIF, LIRA, RRIF, RRSP, TFSA
Portfolio MER:	0.15%

Justwealth Risk Scale



*Rates of return are based on current model portfolio holdings and are for illustrative purposes only. All returns are presented net of the management expense ratios (MERs) of the underlying exchange traded funds (ETFs) but before the deduction of any Justwealth management fees. Rates of return are presented for the time period indicated unless the time period exceeds one year in which case rates of return have been annualized. All returns are expressed in Canadian dollars except for US portfolios which are expressed in US dollars. Past performance is not a guarantee of future returns.

Source: Morningstar Direct.

FAQ's

How does Justwealth construct portfolios?

We take a goals-based approach to portfolio construction. That means we build each portfolio using advanced statistical analysis including optimization, simulation and stress testing, to create an asset allocation policy that maximizes the probability of meeting your financial objective. After we determine an asset allocation policy, we will search for the most appropriate, low-cost ETFs available to match the allocations defined by the asset allocation policy.



How is the portfolio rebalanced?

All accounts are monitored daily to ensure that they are aligned within the rebalancing guidelines set out in the Investment Policy Statement. In the event that an account does not comply with the guidelines, due to cash flows or market movements, appropriate transactions will automatically be placed to ensure that the account conforms to the guidelines.

What is an Exchange Traded Fund?

An Exchange Traded Fund (ETF) is an investment fund that trades like an individual equity security on a stock exchange. An ETF may hold individual stocks, bonds, derivatives or other financial instruments, and usually are designed to closely replicate the performance of a market index such as the S&P/TSX Composite Index. ETFs are similar to mutual funds in some ways, but generally ETFs have substantially lower fees compared to mutual funds and are much more liquid. In Canada, the average annual growth rate of ETF assets since 2000 exceeds 20%*, validating the movement of investors to these low-cost investment options.

About Justwealth

Justwealth is Canada's most comprehensive online portfolio management platform, committed to providing honest, smart and cost-effective wealth management.

Justwealth provides investment management services in an easy-to-use and convenient online format. Your Personal Portfolio Manager will work with you to create a well-structured investment plan, build appropriate portfolios of low-cost Exchange Traded Funds (ETFs), and continue to manage your investments on a fully discretionary basis.

*Per data from the Canadian Exchange Traded Fund Association ("CETFA").



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