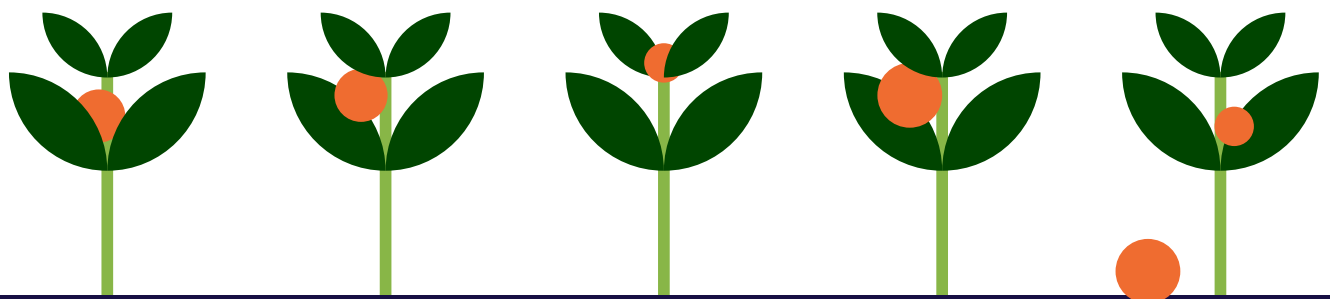


The Carte Financial-Justwealth Advisor Partnership Program Guide



Carte Financial and Justwealth have partnered to provide your clients access to our professionally-managed, low-cost, ETF-based portfolios!



How does the Justwealth Advisor Partnership Program work?

- ✓ Sign-up via Carte Online or by going to www.justwealth.com/carte-signup
- ✓ Justwealth will build you a unique landing page featuring your logo prominently
- ✓ Invite your clients to your landing page to open their own Justwealth accounts using our Easy 1-2-3 sign-up process
- ✓ You receive online access to all of your clients' data plus support tools and materials

- ➔ Justwealth will build you a co-branded landing page to refer your clients!
- ➔ If you already have a website, Carte will link your Justwealth landing page to it.
- ➔ Don't have a website? We will refer you to Carte who can build you one.





How does Justwealth help your clients?

- ✓ Carte clients pay a single management fee of **0.40%*** (a discount of 20% from our standard management fee) covering all trading and custody costs
- ✓ Full suite of registered and non-registered account types
- ✓ Over 60 rigorously-constructed, ETF portfolios conveniently grouped into 5 families:
 - ➔ Domestic Growth
 - ➔ Global Growth
 - ➔ RESP Target Date
 - ➔ Income
 - ➔ US\$
 - ➔ RESP Target Date
- ✓ Only Canadian investment manager with 'exact year-match' target date RESP portfolios
- ✓ Only robo-advisor with tax-efficient portfolios for non-registered accounts
- ✓ Tax-loss harvesting and in-kind transfers for non-registered accounts
- ✓ Custom-designed ETF portfolios for clients with over \$1 million in assets
- ✓ Daily portfolio monitoring and regular rebalancing



* Minimum monthly fee of \$10 applies to all client accounts.
Minimum account size of \$5,000 applies.

Let Justwealth help you grow your business, while paying an ongoing annual Advisor Referral Fee on all assets that you refer to us!



How does Justwealth help your business?

Justwealth will pay an ongoing annual Advisor Referral Fee

- ✓ We pay a recurring Referral Fee for as long as your clients remain with Justwealth and Carte
- ✓ Sign-up and pick one of four options:
 - 0.25%, 0.50%, 0.75%, 1.00% of all referred client assets



Justwealth handles compliance and administration of your clients' Justwealth assets

- ✓ Client onboarding
- ✓ KYC updates (Justwealth assets)
- ✓ Statements
- ✓ Tax receipts
- ✓ Pre-authorized contributions
- ✓ Electronic funds transfers
- ✓ Transfers-in-kind
- ✓ All other administrative forms

PLUS:

Carte Advisors may apply for a listing on **Justwealth's Financial Marketplace**—our free online public database of financial services providers



About Justwealth

Launched in 2016 Justwealth is an innovative online portfolio manager, or, robo-advisor. Our mission is to bring Justice to overcharged and underserved Canadian investors.

- ✓ Our seasoned management team averages 15+ years industry experience and has managed tens of billions of client assets
- ✓ Innovative offerings include Tax-Efficient portfolios for non-registered accounts and Target Date RESP portfolios

Justwealth has many options to properly align your clients' investment objectives with our portfolios

[Get Started](#)



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