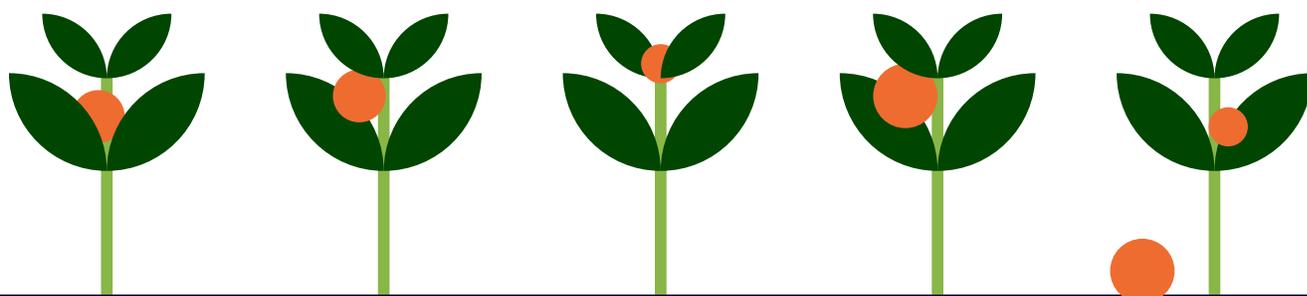


The  
**SAFG Inc.-Justwealth**  
Advisor Partnership  
Program Guide



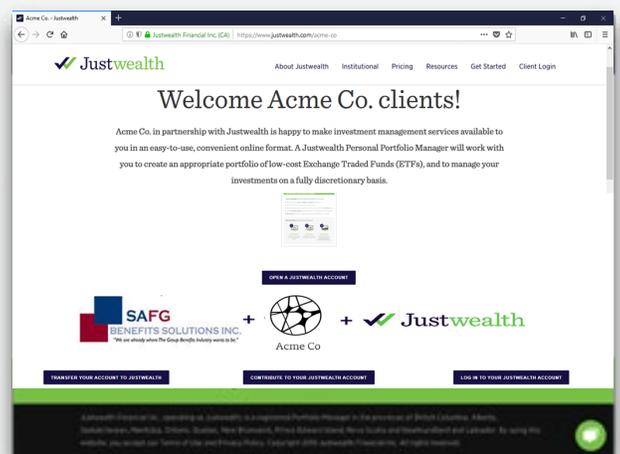
# SAFG Inc. and Justwealth have partnered to provide your clients access to our professionally-managed, low-cost, ETF-based portfolios!



## How does the Justwealth Advisor Partnership Program work?

- ✓ Sign-up by going to [www.justwealth.com/safg-signup](https://www.justwealth.com/safg-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, link it to your Justwealth landing page to it.





## How does Justwealth help your clients?

- ✓ SAFG 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 70 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 SAFG
- ✓ 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:

Justwealth will create customized co-branded marketing materials for you to use with prospective clients:

**Justwealth: The "A,B,Cs"**  
justwealth.com/facts

*"One of Canada's Top 50 FinTech Companies"*

**A. Who is Justwealth:** An innovative online portfolio manager "aka" robo-advisor.

- Justwealth's mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- Justwealth's seasoned management team averages 15+ years industry experience and has managed **hundreds of billions** of dollars
- Justwealth's **60+ innovative portfolios** include Tax Efficient portfolios for non-registered accounts and Target Date RSPs
- **Impact on the Client:** Justwealth has more options to properly align your investment objectives with our portfolios

**B. How Does it Work:** Convenient and easy online sign-up!

- 1. Investment Questionnaire**  
Complete an Investment Questionnaire that captures your goals and risk tolerance
- 2. Personal Information**  
Complete a Personal Information Worksheet to tell us about yourself
- 3. Investment & Monitoring**  
Our algorithmic selection tool recommends your portfolio and your Personal Portfolio Manager implements your investment strategy

\*Based on PwC's 2018 SmartAdvisor "Top 50 Investment Firms" Ranking.

justwealth.com

## 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](#)



## Contact Us

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[justwealth.com](http://justwealth.com)

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