

# Justwealth: The “A,B,Cs”



*\*One of Canada's Top 50 Fintech Companies*

[justwealth.com/citadelfinancial](https://justwealth.com/citadelfinancial)

**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 **tens of billions** of dollars
- ✔ Justwealth’s **60+ innovative portfolios** include Tax-Efficient portfolios for non-registered accounts and Target Date RESPs
- ✔ **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!



### 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 selection tool recommends your portfolio and your Personal Portfolio Manager implements your investment strategy

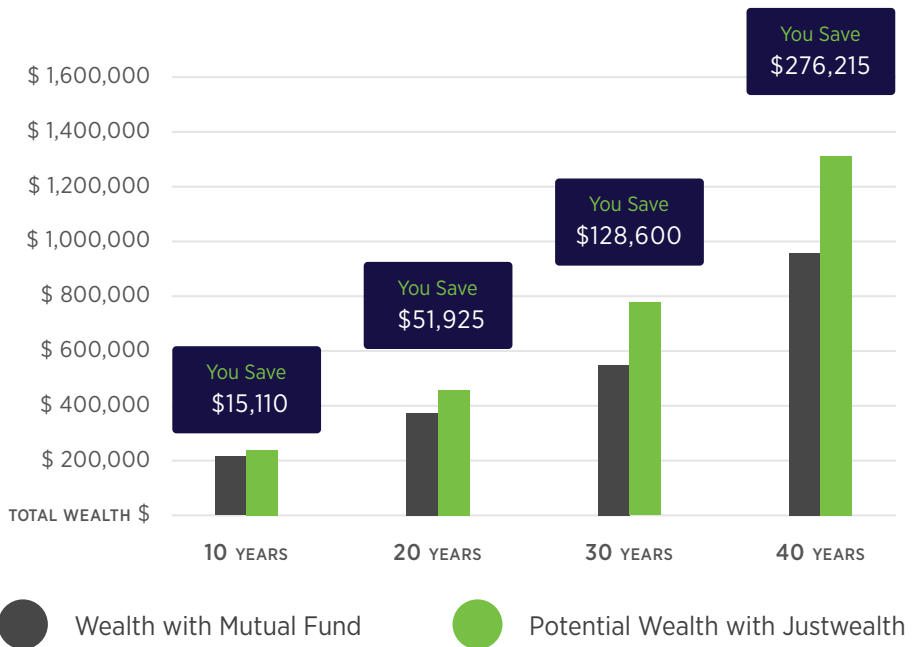
\*Digital Finance Institute, 2019

**C. Our Offer to You:** Low-cost, sophisticated investing.

Discounted Justwealth Management Fee:	<b>0.40%</b>	+	<b>Justwealth Total Fee: 1.35%*</b>
Citadel Financial Wealth Group Referral Fee:	<b>0.75%</b>		
Typical Justwealth Portfolio Cost:	<b>0.20%</b>		
			<b>Typical Mutual Fund Fee: 2.20%**</b>

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Citadel Financial Wealth Group Referral Fee (0.50%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.35%.  
 \*\*Source: Investor Economics and Strategic Insight: The Investment Funds Institute of Canada May 2015.

**Impact of 0.85% Extra Fees on \$100,000**



Note: Illustrative growth example assumes a \$100,000 non-taxable account with a 6% return and a \$5,000 annual contribution.

**Get Started at: [justwealth.com/citadelfinancial](https://justwealth.com/citadelfinancial)**

Contact Your Trusted Advisor Today!



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