

# Justwealth: The “A,B,Cs”

*\*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 **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

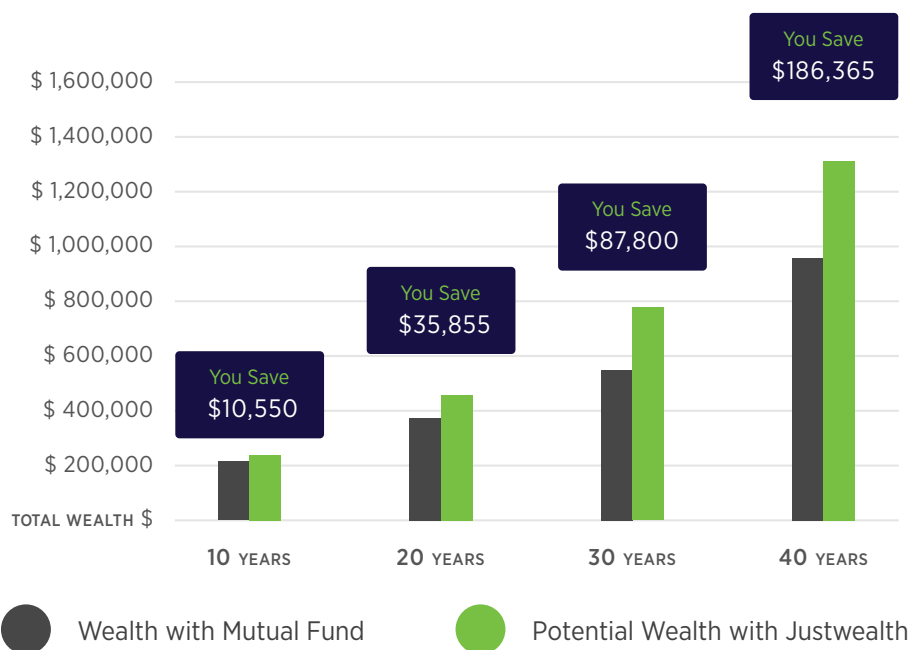
## C. Our Offer to You: Low-cost, sophisticated investing.

Discounted Justwealth Management Fee:	0.40%	+	Justwealth Total Fee:	1.60%*
Michael Fox YourPlan Referral Fee:	1.00%			
Typical Justwealth Portfolio Cost:	0.20%			
			Typical Mutual Fund Fee:	2.20%**

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Michael Fox YourPlan Referral Fee (1.00%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.60%.

\*\*Source: Investor Economics and Strategic Insight: The Investment Funds Institute of Canada May 2015.

### Impact of 0.60% 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/yourplan](https://justwealth.com/yourplan)

Contact Your  
Trusted Advisor  
Today!



Michael Fox CFP, RRC

Advisor

**YourPlan Financial**

m: 250. 558. 8777

[mike@yourplanfinancial.ca](mailto:mike@yourplanfinancial.ca)



James Gauthier CFA, Chief Investment Officer  
Justwealth Financial Inc.