

# Justwealth: The “A,B,Cs”

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

*\*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

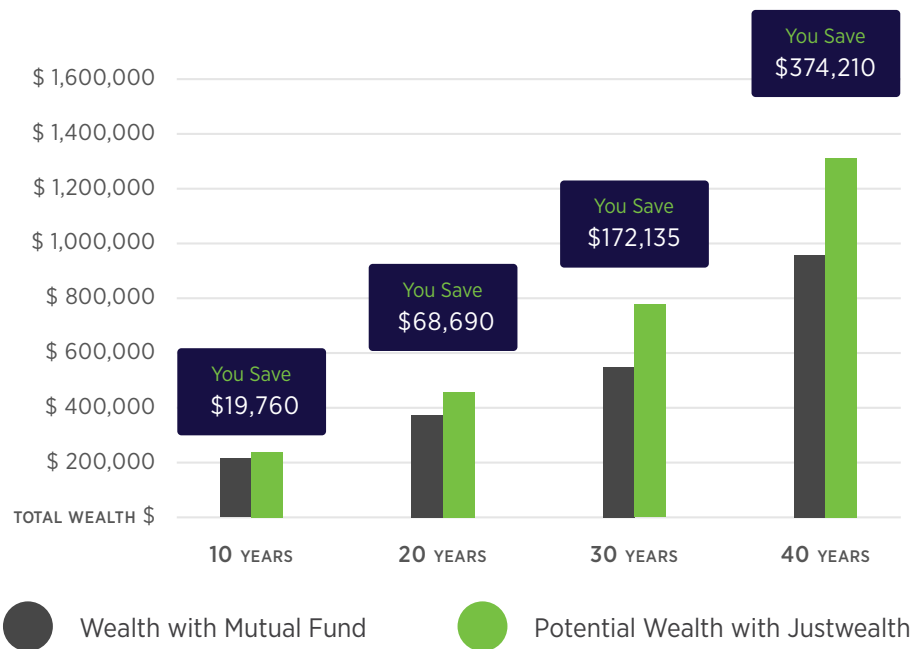
**C. Our Offer to You:** Low-cost, sophisticated investing.

Discounted Justwealth Management Fee:	<b>0.40%</b>	<b>Justwealth Total Fee: 1.10%*</b>
+		
Carter Consulting Referral Fee:	<b>0.50%</b>	
+		<b>Typical Mutual Fund Fee: 2.20%**</b>
Typical Justwealth Portfolio Cost:	<b>0.20%</b>	

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Carter Consulting referral fee (0.50%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.10%.

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

**Impact of 1.10%  
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/carterconsulting](https://justwealth.com/carterconsulting)

Contact Your  
Trusted Advisor  
Today!



**Bob Carter** ALMI, GBA, LLQP, CIM  
**Carter Consulting Corp**

m: 437. 989. 4262

[bob.carter@carterconsultingcorp.ca](mailto:bob.carter@carterconsultingcorp.ca)



James Gauthier CFA, Chief Investment Officer  
Justwealth Financial Inc.