

# Justwealth: The “A,B,Cs”

## \*Overall Best Robo-Advisor for Canadians

**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 **70+ 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

\*MoneySense: “a guide to the best robo-advisors in Canada for 2022”

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

**Justwealth  
Total Fee: 1.60%\***

**Typical Mutual  
Fund Fee: 2.20%\*\***

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Retirement Income Group 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**



● Wealth with Mutual Fund      ● Potential Wealth with Justwealth

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/retirementincomegroup](https://justwealth.com/retirementincomegroup)**



**John Baynham CIM® QAFP**  
President & Financial Planner  
**Retirement Income Group**

p: 289. 923. 1560  
e: [john@retirementincomegroup.ca](mailto:john@retirementincomegroup.ca)



James Gauthier CFA, Chief Investment Officer  
Justwealth Financial Inc.