## Justwealth: The "A,B,Cs"



\*Best Overall 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
- Ustwealth'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

Our versatile and robust suite of ETF portfolios allows us to service a wide breadth of investor needs

	<b>✓</b> Justwealth <sup>**</sup>
Average Client Size	~\$100,000
Range of Client Sizes	\$5,000 to \$1 Million +
Average Number of Client Accounts	~2 per Client
Average Client Age	~45 Years Old
Range of Client Ages	18 to 80+ years Old
Key Account Types	FHSA, LIF, LIRA, RESP, RRIF, RRSP, Spousal RRSP, TFSA, Non-Registered
Client Geography	Across Canada (all 10 provinces)



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

Complete investment questionnaire & our sophisticated selection tool recommends a portfolio

Complete personal Information worksheet to open your account

Your Justwealth Personal Portfolio Manager finalizes & implements your investment strategy

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

Justwealth Total Fee: 1.10%

Typical Mutual Fund Fee:

**2.20**%\*\*

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Pierre-Andre Gagnon Referral Fee (0.50%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.10%.

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/pierreandregagnon

Contact Your Trusted Advisor Today! Pierre-Andre Gagnon CPA m: 418. 454. 3765

e: pagagnon77@gmail.com







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