

Justwealth: The “A,B,Cs”



justwealth.com/shearwater-wealth

**Best Overall Robo-Advisor*

A. Who is Justwealth:An innovative online portfolio manager “aka” robo-advisor.

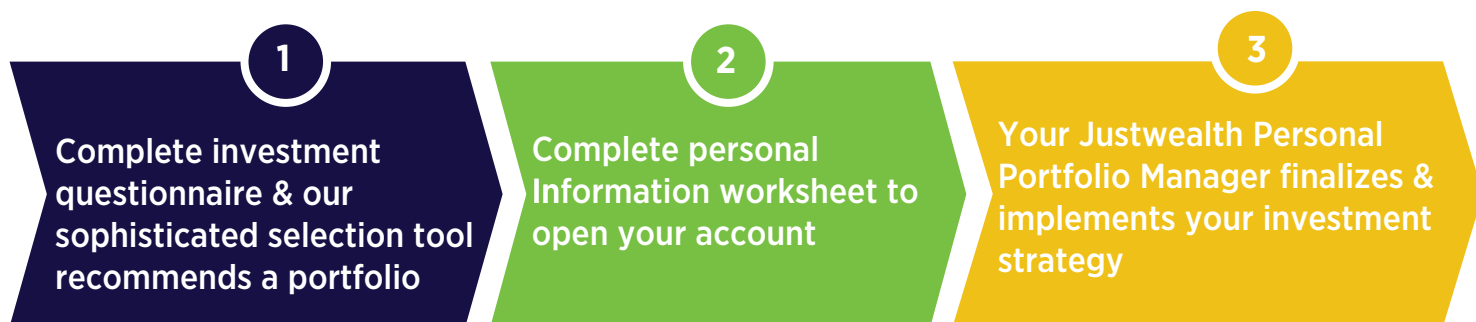
- ✔ Justwealth’s mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth’s seasoned management team averages 20+ years industry experience and has managed **tens of billions** 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

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

| |  |
|-----------------------------------|--|
| Average Client Size | >\$125,000 |
| 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) |

*Moneysense.ca, Feb. 13, 2025: “Best robo-advisors in Canada for 2025”
**As of December 31st, 2024.

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



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

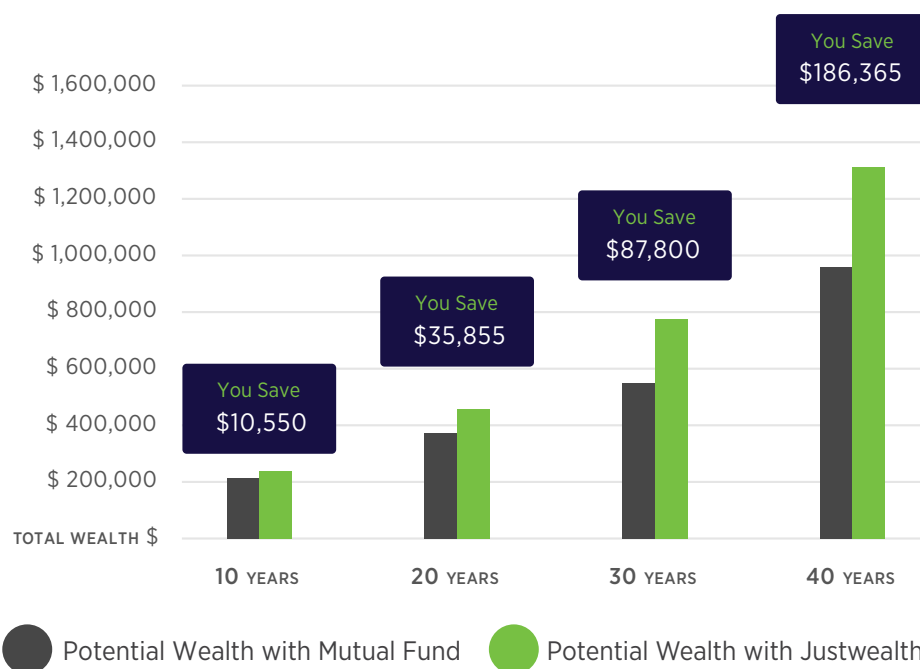
**Justwealth
Total Fee: 1.60%***

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

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Shearwater Wealth Advisor 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.

Illustrative 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/shearwater-wealth

**Contact Your
Trusted Advisor
Today!**

Alex Hein CFP

President

Shearwater Wealth

613. 612. 6659

alex@shearwaterwealth.ca



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