

# Justwealth: The "ABCs"

*\*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 and the Yukon Territories
- ✓ Justwealth's seasoned management team averages 20+ years industry experience and has managed **tens of billions** of dollars
- ✓ Justwealth's **80+ innovative portfolios** include Growth portfolios, Income portfolios, ESG, US\$ and Tax-Efficient portfolios
- ✓ **Impact on the Client:** Justwealth has more options to properly align your investment objectives with our portfolios

Versatile and robust suite of ETF portfolios allows Justwealth to service a wide breadth of investor needs

	✓ Justwealth **
Average Client Size	> \$125,000
Range of Client Size	\$5,000 - \$10 Million+
Average Number of Client Accounts	~2 per client
Average Client Age	~45 Years Old
Range of Client Ages	18 - 80+ years old
Key Account Types	FHSA, RRSP/RRIF, TFSA, Non-Registered, LIF/LIRA, RESP/RDSP
Client Geography	Canada-wide <i>All 10 provinces + Yukon</i>

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

**B. Convenience & Support:** Easy, 3-step sign-up with advice from a Registered Portfolio Manager.

1

Complete the Justwealth Investment Questionnaire & our sophisticated algorithm recommends a portfolio

2

Complete the Personal Information Worksheet and e-sign your application to open your account(s)

Open your account at the Justwealth - Objective Financial Partners page:

[www.justwealth.com/objectivefinancial](http://www.justwealth.com/objectivefinancial)



3

Meet your Justwealth Personal Portfolio Manager to finalize & implement your personalized investment strategy



**James Gauthier MBA, CFA**

Justwealth Chief Investment Officer &  
Personal Portfolio Manager

**C. Low-Cost Approach:** Meaningful potential cost-savings available to investors.

Justwealth  
Total Fee:

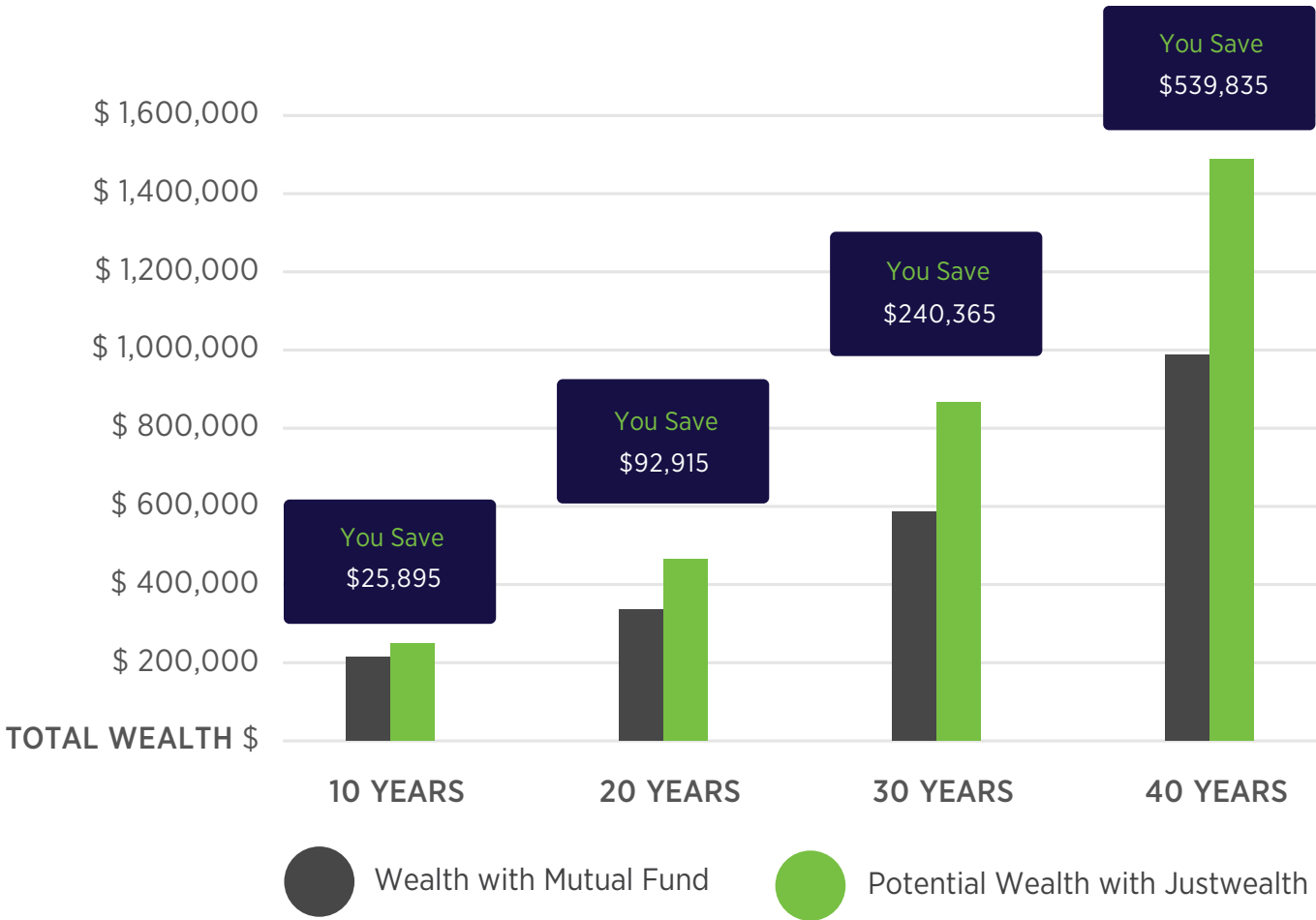
0.60%\*

Typical Mutual  
Fund Fee:

2.00%\*\*

\*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 0.60%.  
\*\*Source: Ontario Securities Commission - <https://www.getsmarteraboutmoney.ca/learningpath/mutual-funds-segregated-funds/mutual-fund-fees/>

**Illustrative Impact of 1.40% Extra Fees on a \$100,000 Portfolio**



Note: Illustrative growth example assumes a \$100,000 non-taxable account with a 6% return and a \$5,000 annual contribution.

## Justwealth: A Recognized Industry Leader

### THE GLOBE AND MAIL

For the fourth straight year, Justwealth had the highest five-year after-fee annualized total returns for the growth

*Globe and Mail, Nov 28, 2024 - The Globe and Mail's 2024 Robo-Adviser Guide.*

Disclaimer for Five-Year After-Fee Annualized Total Returns for Growth Portfolio: Growth portfolios have approximately 80% equities and 20% fixed income. Returns shown are after-fee total returns. Lower equity exposure found in some competitor growth portfolios can impact results. See <https://www.theglobeandmail.com/investing/article-the-globe-and-mails-2024-robo-adviser-guide/> for full article. Past returns are not an indicator of future performance.

#### Five-Year After-Fee Annualized Total Returns for the Growth Portfolio

(for period ending Sept. 30, 2024)

Justwealth	9.62%
Questwealth	8.93%
Qtrade Guided Portfolios	8.90%
Nest Wealth	8.49%
Smart Money Invest	8.29%
RBC InvestEase	8.23%
Wealthsimple	7.70%



“Justwealth boasts the widest selection of portfolios, a flesh-and-blood advisor to help sort out the options, reasonable fees and consistent top-tier returns.”

*Moneysense.ca, Feb. 13, 2025 - Best robo-advisors in Canada for 2025.*

View Justwealth Portfolios & Performance: [www.justwealth.com/performance](http://www.justwealth.com/performance)

View Justwealth Performance vs. Canadian Banks: [www.justwealth.com/banks](http://www.justwealth.com/banks)



**Objective Financial Partners**

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