

Justwealth: The "ABCs"

***Best Overall Robo-Advisor**



justwealth.com/objective-brendahiscock

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. 11, 2026: "Best robo-advisors in Canada for 2026"
**As of December 31st, 2025

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/objective-brendahiscock

The screenshot shows a white page with a black border. At the top, it says "Welcome Objective Financial Partners Clients!". Below that, a paragraph explains that Objective Financial, in partnership with Justwealth, provides investment management services in an easy-to-use, convenient online format. A Justwealth Personal Portfolio Manager will work with you to create an appropriate portfolio of low-cost Exchange Traded Funds (ETFs), and to manage your investments on a fully discretionary basis. In the center, there is a dark blue button that says "OPEN A JUSTWEALTH ACCOUNT". Below the button is a green link: "Download The ABCs To Learn More About Justwealth + Objective Financial Partners". Underneath the link is a small thumbnail image of a document. At the bottom of the page, the Justwealth logo is displayed on the left, and a green chat icon is on the right.

3

Meet your Justwealth Personal Portfolio Advisor 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.

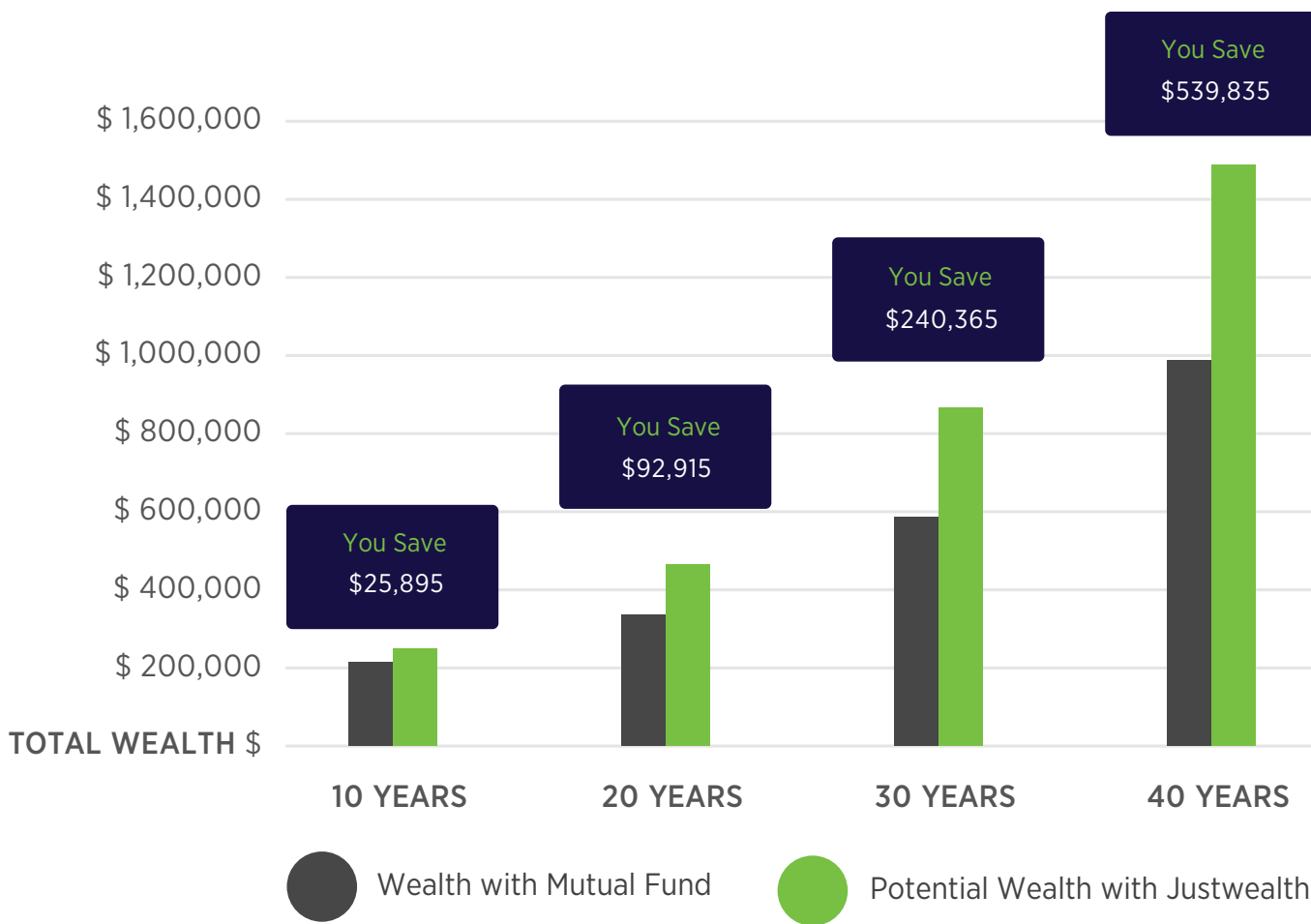
**Justwealth
Total Fee: 0.60%***

**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.

Get started at: justwealth.com/objective-brendahiscock

Contact Your
Trusted Advisor
Today!

Brenda Hiscock CFP

Certified Financial Planner

Objective Financial Partners

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