

Justwealth: The "ABCs"

***Best Overall Robo-Advisor**



justwealth.com/fbfinancial

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

justwealth.com

✔ Justwealth

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



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

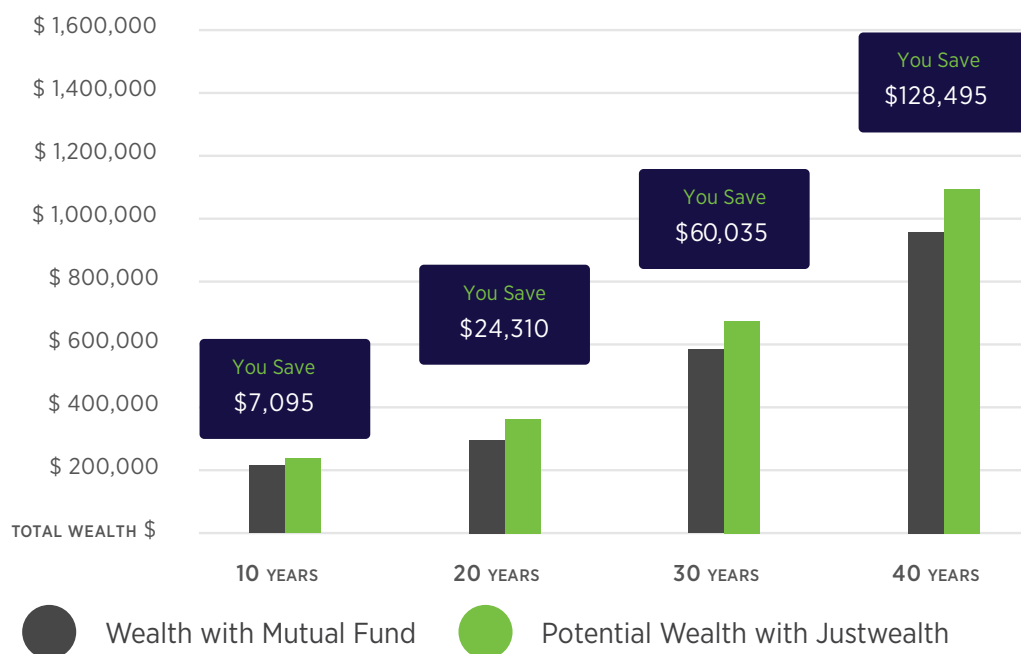
**Justwealth
Total Fee: 1.60%***

**Typical Mutual
Fund Fee: 2.00%****

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + FB Financial Advisory Referral Fee of 1.00% + Typical Justwealth Portfolio MER (0.20%) resulting in an all-in fee of 1.60%.

**Source: Ontario Securities Commission - <https://www.getsmarteraboutmoney.ca/learningpath/mutual-funds-segregated-funds/mutual-fund-fees/>

Impact of 0.40% Extra Fees on \$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/fbfinancial

Contact Your
Trusted Advisor
Today!

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