Justwealth: The "A,B,Cs"

***Best Overall Robo-Advisor**

YourPlan Financial

justwealth.com/yourplan-mandi

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 *All 10 provinces + Yukon*

*Moneysense.ca, Feb. 13, 2025: "Best robo-advisors in Canada for 2025"
**As of June 30th, 2025.

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

1. Complete investment questionnaire & our sophisticated selection tool recommends a portfolio
2. Complete personal Information worksheet to open your account
3. Your Justwealth Personal Portfolio Manager finalizes & implements your investment strategy

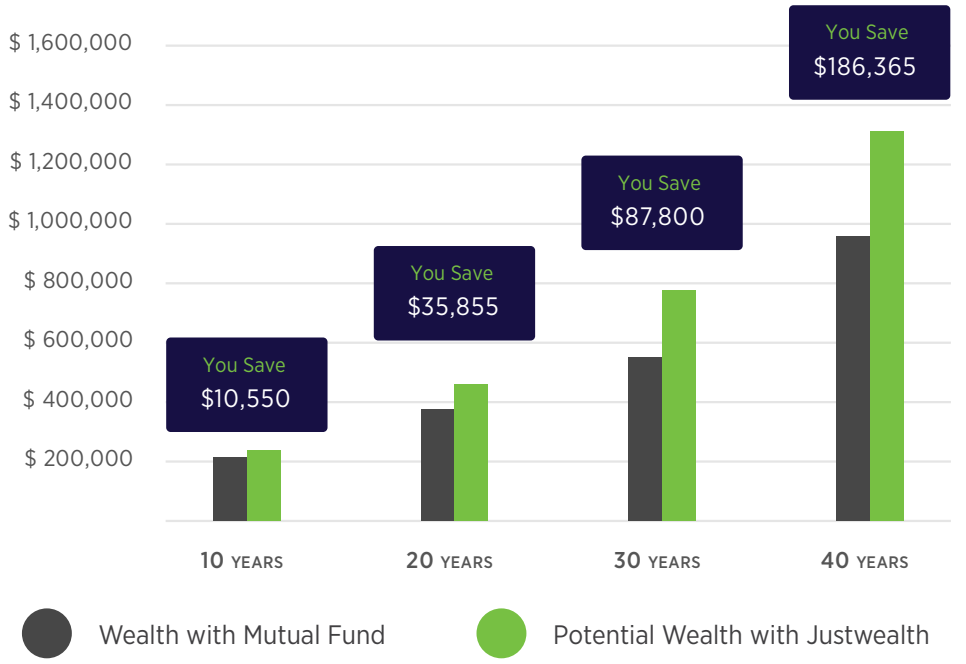
C. Our Offer to You: Low-cost, sophisticated investing.

Justwealth Total Fee:	1.60%*

Typical Mutual Fund Fee:	2.00%**

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + YourPlan Financial Referral Fee (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/

Illustrative Impact of 0.40% 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/yourplan-mandi

Contact Your Trusted Advisor Today!

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