

Justwealth: The “A,B,Cs”



justwealth.com/firstoak

***Best Overall Robo-Advisor for Canadians**

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

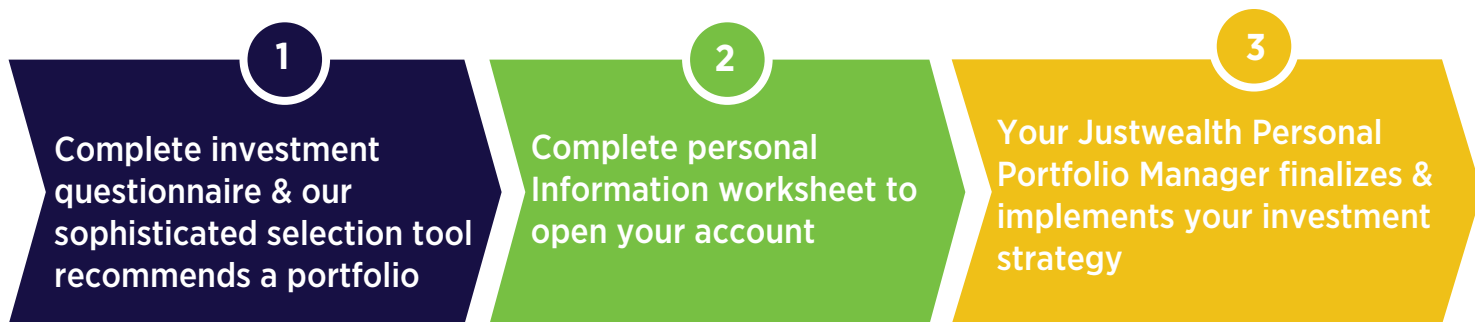
- ✔ Justwealth’s mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth’s seasoned management team averages 15+ years industry experience and has managed **tens of billions** 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

	Justwealth ^{**}
Average Client Size	~\$100,000
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: “a guide to the best robo-advisors in Canada for 2022”
**As of September 30th, 2023.

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%) + First Oak Financial 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.

**Impact of
0.60%
Extra Fees
on
\$100,000**



Wealth with Mutual Fund



Potential Wealth with Justwealth

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/firstoak](https://www.justwealth.com/firstoak)

**Contact Your
Trusted Advisor
Today!**

Jeff Graham B.Comm, CFP, CLU
First Oak Financial Inc.
m: 604. 363. 7549
e: jeff@firstoakfinancial.ca



 **Justwealth**