

Justwealth: The “A,B,Cs”



***Best Overall Robo-Advisor**

justwealth.com/WIP

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

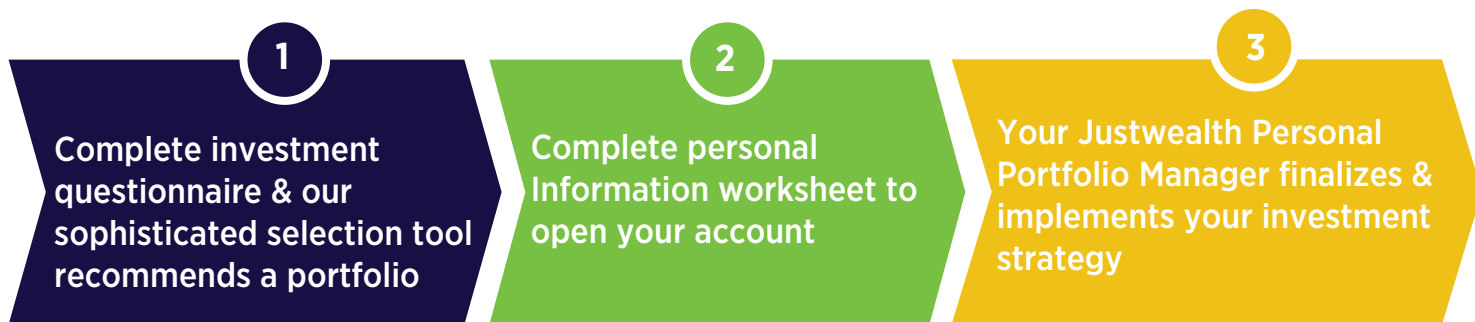
- ✔ Justwealth’s mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth’s seasoned management team averages 15+ years industry experience and has managed **tens of billions** 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.ca, Feb. 8, 2024: “Best robo-advisors in Canada for 2024”
**As of June 30th, 2024.

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



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

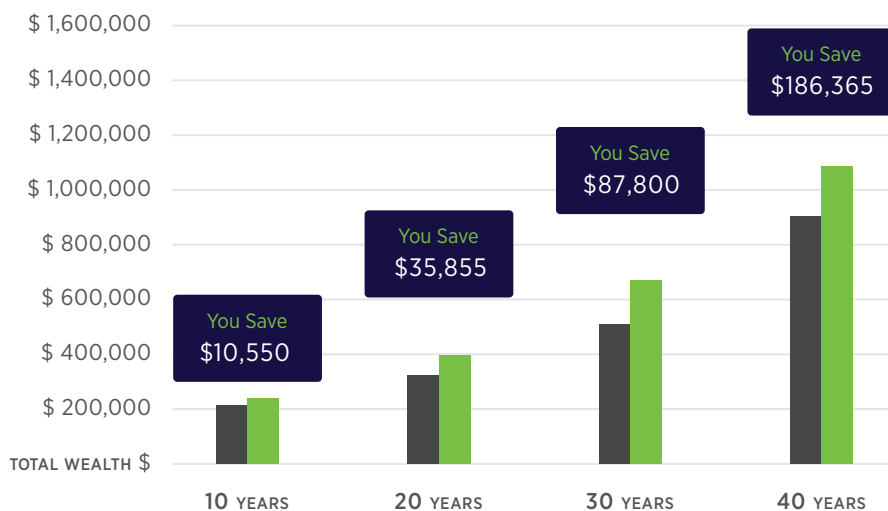
**Justwealth
Total Fee: 1.60%***

**Typical Mutual
Fund Fee: 2.20%****

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Aligned Capital Partners Inc. 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/WIP](https://www.justwealth.com/WIP)

**Contact Your
Trusted
Referral
Advisor Today!**

Paul MacMunn CFP, PFP

Wealth Advisor

Aligned Capital Partners Inc.

m: 250. 856. 1023

e: paul@wealthinplace.ca

Gina Smith, Assistant: 250. 856. 1054 | gina@wealthinplace.ca

 **Justwealth**



WEALTH
IN PLACE INC.

Paul MacMunn is a Registered Representative - Portfolio Manager with Aligned Capital Partners Inc. (ACPI). ACPI has entered into a referral arrangement with Justwealth to refer certain investment clients who are suited for Justwealth's services to Justwealth. ACPI receives a referral fee for the referral of these clients, and that referral fee is paid to Paul MacMunn. All investment services are provided by Justwealth. Neither ACPI nor Paul MacMunn provide any investment services to clients referred to Justwealth. Full disclosure of this referral arrangement is provided to clients prior to the opening of their account with Justwealth.