

Justwealth: The “A,B,Cs”



justwealth.com/saplingwellness

***Best Overall Robo-Advisor**

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

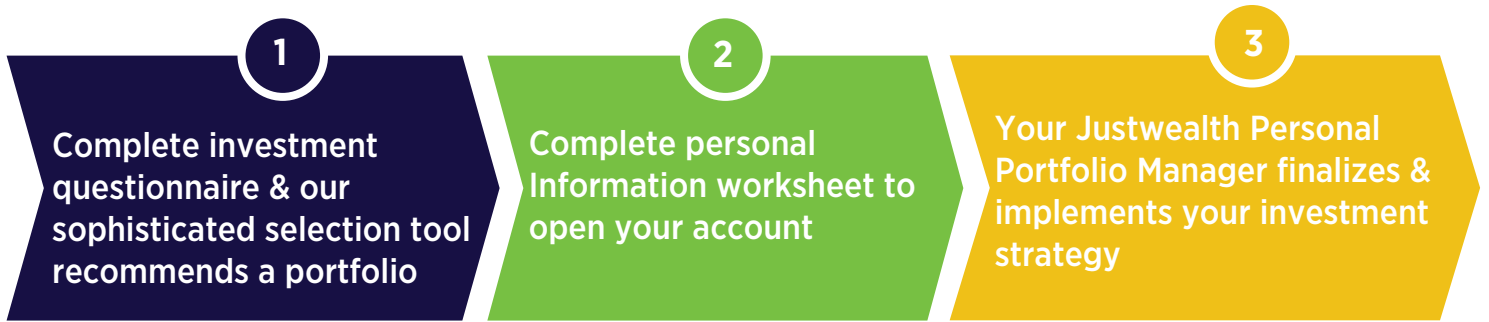
- ✔ Justwealth’s mission is to bring **justice** to **overcharged** and **underserved** Canadian investors
- ✔ Justwealth was launched in 2016 and is registered in all 10 Canadian provinces
- ✔ Justwealth’s seasoned management team averages 20+ years industry experience and has managed **tens of billions** 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

	
Average Client Size	>\$125,000
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. 13, 2025: “Best robo-advisors in Canada for 2025”
**As of December 31, 2024.

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



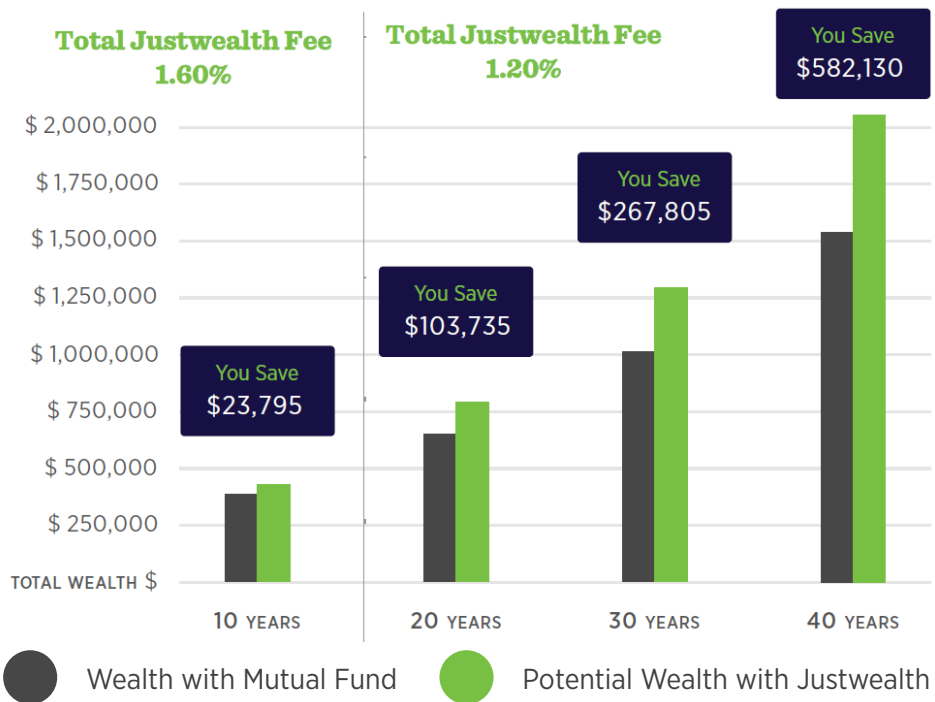
C. Our Offer to You: Low-cost, sophisticated investing.

Justwealth Total Fee: 1.20% - 1.60%*

Typical Mutual Fund Fee: 2.20%**

*Source: Justwealth. Includes Justwealth Management Fee (0.40%) + Typical Justwealth Portfolio MER (0.20%) + Sapling Financial Referral Fee. Sapling Financial Referral Fee varies based on AUM; illustration includes 1.00% Referral Fee (Years 1 - 10), and 0.60% Referral Fee (Years 10 - 40). Resulting Justwealth Total Fee range: 1.20% - 1.60%. **Source: Investor Economics and Strategic Insight: The Investment Funds Institute of Canada May 2015.

Illustrative Impact of 0.60% - 1.00% Extra Fees on \$250,000



Note: Illustrative growth example assumes a \$250,000 non-taxable account with a 6% return and a \$5,000 annual contribution.

Get Started at: justwealth.com/saplingwellness

Contact Your Trusted Advisor Today!

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