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**Our mission:**  
*Offering you the  
best products for the  
best price*



→ **PAUL MARCOTTE AND  
THE ENTIRE GFPM TEAM  
WOULD LIKE TO WISH  
YOU A VERY PLEASANT  
FALL SEASON!** →

## → **OUR NEW TEAM**

GFPM is pleased to announce the addition of Mr. Vincent Massé to its team as a group savings representative. Vincent joined us in August 2023.

Vincent has over 5 years' experience with a major Canadian banking institution. His diversified career path has enabled him to acquire in-depth expertise in the financial and advisory fields.



## → **WHAT TO DO BEFORE DECEMBER 31, 2023**

- **CONTRIBUTING TO YOUR RRSP**  
(to maximise 2023 subsidies)
- **CONTRIBUTING TO YOUR RDSP**  
(to maximise 2023 subsidies)
- **CONTRIBUTING TO YOUR FHSA**  
(customers aged 18 to 71 looking to purchase their 1<sup>st</sup> home)
- **TRIGGERING CAPITAL GAIN/LOSS**  
(for your non-registered accounts)
- **WITHDRAWING RRSP/RRIF**  
(for 2023 taxation)
- **TRANSFERRING RRSP TO RRIF**  
(for customers turning 71 in 2023)

→ For more information or more details, do not hesitate to contact us.



**500, Gréber boulevard, office 203,  
Gatineau, Qc, J8T 7W3**

Tel: 819 561-7878 - Fax: 819 561-6877

Toll-free: 1 877 561-7878 • PaulMarcotte.ca



# HOW OUR FUNDS COMPARE WITH THE COMPETITION

## Canadian equities 5 years



\*Index: s&p/tsx 60  
(canadian equity index)

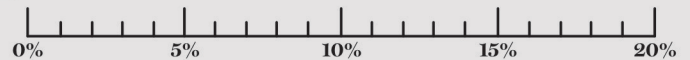
8.95 %

\*ETF: XIU.TO ISHARE S&P/TSX 60

8.77 %

**\*Our 2023 choice: fidelity canada plus**

**19.08 %**



## Us equities 5 years



\*Index: s&p 500  
(american equity index)

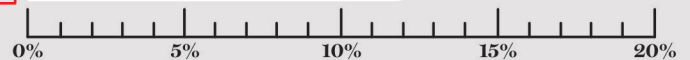
11.62 %

\*ETF : ZSP.TO BMO S&P 500

11.23 %

**\*Our 2023 choice: All-cap us growth**

**12.70 %**



## Managed portfolio (70% to 90% equities) 5 years



\*\*Robot advisor: questrade

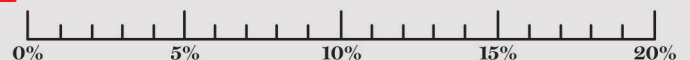
5.46 %

\*\*Robot advisor: wealhsimple

4.30 %

**\*Our 2023 choice: Manulife  
fundamental balanced category**

**8.04 %**



\*Net return (after expenses) as of September 18, 2023.

\*\*Net return (after expenses) as of August 31, 2023.



\*\*\* Authorized mutual funds and/or exempt market products are offered through Investia Financial Services Inc. ("Investia"). Mutual funds and exempt market products are sold exclusively through representatives registered with Investia and applicable provincial regulatory authorities.

\*\*\*Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund/ exempt market investments. Please read the Fund Facts or Brochure carefully before investing. Investments in mutual funds and exempt market products are not guaranteed, their values change frequently, and past performance may not be indicative of future performance.

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