



**Investments
Retirement
Insurance**

*Financial security
advisors*

*Investment Fund Advisors
registered with Investia
Financial Services Inc.*

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

HAPPY FALL SEASON

*Paul Marcotte and the entire GFPM team
would like to wish you a very pleasant fall season!*

INVESTIA DRAW

Run the chance to
win \$5,000!

Until December 31, 2025, a
connection to your client portal
or the Investia mobile app gives
you the chance to win \$5,000
in cash.

WHAT TO DO BEFORE DECEMBER 31, 2025

- CONTRIBUTING TO YOUR RRSP (to maximise 2025 subsidies).
- CONTRIBUTING TO YOUR RDSP (to maximise 2025 subsidies).
- CONTRIBUTING TO YOUR FHSA (customers aged 18 to 71 looking to purchase their 1st home).
- TRIGGERING CAPITAL GAIN/LOSS (for your non-registered accounts).
- RRSP/RRIF WITHDRAWAL (for 2025 taxation).
- RESP WITHDRAWAL (for taxation in the name of the child in 2025).
- TRANSFERRING YOUR RRSP TO AN RRIF (for customers turning 71 in 2025).

**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



***Index: S&P/TSX 60**
(Canadian Equity Index)
(created 01-1999)

***ETF: XIU.TO ISHARE S&P/TSX 60**
(created 10-1999)

***Our 2025 Choice:**
Fidelity Canada Plus
(created 07-01-2008)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
26,30%	16,50%	15,80%	11,58%	8,70%
26,04%	16,26%	15,62%	11,40%	9,10%
17,73%	14,20%	15,89%	14,80%	10,90%

Us equities



***Index: S&P 500**
(American Equity Index)
(created 01-1950)

***ETF : ZSP.TO BMO S&P 500**
(created 12-2012)

***Our 2025 choice:**
All-Cap US Growth
(created 2004-07-15)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
21,45%	21,37%	17,40%	15,34%	9,18%
21,31%	20,92%	17,02%	14,99%	17,53%
24,58%	25,99%	15,81%	17,41%	12,08%

Managed portfolio (70% to 90% equities)



*****Robot advisor: Questrade**
(created 01-11-2014)

****Robot advisor: Wealthsimple**
(created 01-01-2016)

***Our 2025 choice:**
Fidelity Growth Portfolio
(created 2007-04-18)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
14,64%	15,24%	11,09%	N.D	N.D
10,00%	12,17%	N.D	N.D	7,00%
21,58%	17,06%	12,75%	10,40%	8,26%

* Net return (after expenses) as of September 12th, 2025.

** Net return (after expenses) as of August 31st, 2025.

*** Gross return (before expenses) as of August 30th, 2025.

***The comments contained herein are a general discussion of certain issues intended as general information only and should not be relied upon as tax or legal advice. Please obtain independent professional advice, in the context of your particular circumstances. This newsletter was written, designed, and produced by Sébastien Caron, for the benefit of Paul Marcotte, Investment Funds Advisor with Investia Financial Services Inc., and does not necessarily reflect the opinion of Investia Financial Services Inc. The information contained in this newsletter comes from sources we believe reliable, but we cannot guarantee its accuracy or reliability. The opinions expressed are based on an analysis and interpretation dating from the date of publication and are subject to change without notice. Furthermore, they do not constitute an offer or solicitation to buy or sell any securities.

Mutual Funds are offered through Investia Financial Services Inc. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the Fund Fact sheet or prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

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

Tel:
819 561-7878

GESTION FINANCIÈRE
PAUL MARCOTTE
PaulMarcotte.ca

