



**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*

Paul Marcotte
and the whole team wish you a
wonderful summer!

OUR EXPERTISE

- RRSP: registered retirement savings plan
- TFSA: tax-free savings account
- RRIF: registered retirement income fund
- RRSP: registered education savings plan
- RDSP: registered disability savings plan
- Pension fund transfer
- Investment transfer

Don't hesitate to contact Paul, Sébastien
or Vincent for more information.

**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 Canadian Large Cap.
(created 2000-10-10)

NET RETURN				
1 year	3 years	5 years	10 years	Since creation
23,14%	11,56%	15,50%	9,39%	8,35%
22,89%	11,35%	14,33%	9,21%	8,57%
18,36%	12,48%	15,11%	10,22%	10,34%

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
15,16%	18,33%	15,95%	14,03%	8,77%
15,06%	17,99%	15,62%	13,62%	16,93%
16,67%	23,65%	14,94%	15,89%	11,59%

Managed portfolio (70% to 90% equities)



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

****Robot advisor: WealtheSimple**
(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
11,12%	9,96%	10,68%	N.D	N.D
12,90%	9,50%	N.D	N.D	7,20%
14,26%	12,86%	11,83%	9,00%	7,85%

* Net return (after expenses) as of June 3rd 2025.

** Net return (after expenses) as of April 30th 2025.

*** Gross return (before expenses) as of April 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.

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