



Groupe Financier PAUL MARCOTTE & Associés

Investments ■ Retirement ■ Insurance

Financial security advisors

Investment Fund Advisors registered with Investia Financial Services Inc.



Groupe Financier Paul Marcotte & Associés would like
to wish you a very pleasant fall season



« New name, same commitment to our client »

With over \$300 million in assets under management for nearly 600 families, we have decided to strengthen the bonds uniting our team members. By bringing in two long-standing colleagues, Ms. Josée Viau and Mr. Sébastien Caron, who have proven their expertise and dedication, I am ensuring long-term continuity for the business.

Our team will continue to work tirelessly to exceed your expectations:

- **Our goal:** to offer you the best financial products at the lowest cost.
- **Our mission:** to safeguard your savings and investments.
- **Our commitment:** to provide valuable advice and maintain regular contact with you.

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

Please do not hesitate to contact Paul,
Sébastien or Vincent for further information.



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COMPARATIVE ANALYSIS

How our funds compare with the competition

CA Canadian equities

NET RETURN	1 year	3 years	5 years	10 years	Since creation
*Indice : S&P/TSX 60 (Canadian Equity Index) (created 01-1999)	23.77%	23.66%	14.47%	12.86%	9.20%
*FNB : XIU.TO iShare S&P/TSX 60 (created 10-1999)	23.54%	23.44%	14.28%	12.69%	8.87%
*Our 2025 choice: FIDELITY CANADIAN growth company (created 10-10-2000)	40.45%	35.01%	20.57%	18.94%	12.69%

M Global Equities

NET RETURN	1 year	3 years	5 years	10 years	Since creation
*Index: msci Global (Global Equity Index) (created 12-1987)	17.85%	21.17%	13.61%	14.18%	10.29%
* Etf: Ishare Msci World (created 06-2009))	16.86%	20.06%	12.95%	13.23%	12.78%
*Our 2026 Choice: Fidelity Global Innovators (created 01-11-2017))	46.47%	43.71%	23.17%	N.D.	26.33%

P Managed portfolio (70% to 90% equities)

NET RETURN	1 an	3 years	5 years	10 years	Since creation
*** Robot advisor: Questrade (created 01-11-2014)	20.42%	17.85%	10.68%	N.D.	N.D.
** Robot advisor: Wealthsimple (created 01-01-2016))	19.10%	16.80%	N.D.	N.D.	8.90%
*Our 2025 choice: fidelity growth portfolioe (created 18-04-2007)	20.38%	20.55%	12.14%	11.61%	8.82%

* Net return (after expenses) as of September 11th 2026.

** Net return (after expenses) as of August 31st 2026.

*** Gross return (before expenses) as of august 30th 2026.

**** 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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