

MERIT SERVICE FOR INDIVIDUALS 60 AND OVER



Profit from the benefits of age

At Desjardins, when you turn 60 you'll begin to benefit from our Merit Service.

Monthly savings

Our Merit Service gives you a **\$4 discount** on the regular monthly service fees for your **Everyday Account.** You may apply this discount to your fixed-rate Transaction plan,* or to pertransaction fees. We offer different transaction plans that can help you save and make your banking simpler. Regardless of your financial situation, we've got a plan that is right for you. Moreover, your plan is free for every full calendar month you maintain the repsective minimum balance for the plan. Speak to your advisor for more details or consult <u>desjardins.com/plans</u>.

Retiring the right way

Just as life changes as the years go by, your financial strategy evolves over time. If you are planning your retirement, or are already retired, it's important to let us know. One of our advisors will be able to answer any questions you may have, and help you select the products and services that best meet your particular financial needs.



* For more information, see the *Guide to service fees* available at the caisse or at <u>desjardins.com/fees</u>.

