

PRESS RELEASE

**For Immediate Release
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Voluntary Retirement Savings Plan: make retirement planning a priority

Desjardins Group is taking steps to give businesses the tools they need

Lévis (Qc), December 4, 2013 - Desjardins Group is pleased the Québec National Assembly has adopted Bill 39, the *Voluntary Retirement Savings Plans Act*, thereby creating Voluntary Retirement Savings Plans (VRSP).

This is great news for Desjardins' clients and members as the bill encourages early retirement-savings. It also gives approximately two million additional Québec workers access to group retirement-savings vehicles.

"We have an amazing opportunity as a business to promote awareness among Québec employers and their employees about just how important group retirement-savings are. But we can't fully succeed without seeing individuals commit to retirement planning. That's why our advisors are going to be right there, ready to guide them," says David Charbonneau, Vice-President of Group Retirement Savings at Desjardins Group.

Desjardins is taking steps leading up to the implementation of VRSPs on July 1, 2014, to give businesses the tools to meet their needs and those of their employees. "The challenge is two-fold: enable businesses to benefit from this new obligation, and simplify the daily management of the vehicle as much as possible. Desjardins is ready for this challenge," adds Charbonneau.

To learn more about VRSPs, go to www.desjardins.com/vrsp.

About Desjardins Group

[Desjardins Group](http://www.desjardins.com) is the fifth largest cooperative financial group in the world with assets of \$210 billion. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services through its extensive distribution network, online platforms and subsidiaries across Canada. The group has one of the highest capital ratios and [credit ratings](#) in the industry, and outranks all American banks as the fourth safest and strongest bank in North America according to *Global Finance* magazine and *Bloomberg News* respectively. In keeping with their cooperative nature, Desjardins Caisses' surplus earnings are reinvested into the communities they serve.

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