

A photograph of a middle-aged couple embracing warmly on a beach. The man, with a beard and grey hair, is wearing a dark shirt. The woman, with long brown hair, is wearing a grey sweater and has her arms around his neck. They are both smiling and looking towards the camera. The background shows the ocean and a bright sunset sky. The image is partially covered by a dark grey header at the top and a white footer at the bottom.

# Private Banking Services

WEALTH MANAGEMENT





Essential  
made-to-measure  
financial services  
customized to  
your needs



**Your vision, determination and hard work have paid off and you've built up substantial wealth that may require advanced solutions.**

We provide exclusive, made-to-measure services for your personal, family and business needs so you can enjoy peace of mind and focus on what matters most.

Private Banking Services are designed to complement the services and advice you already receive. It's one of the main components of the comprehensive, high-end support offered by Desjardins Wealth Management.

Your private banker will meticulously analyze and select the financial solutions\* and strategies best suited to your wealth management plan. This ensures that your various financing structures, cash management, and tax and business strategies form a coherent, organized whole.

# YOUR PRIVATE BANKER PLAYS A KEY ROLE



You have specific needs and a busy schedule. That's why our valued Private Banking Services are designed to make your life easier and save you time.

Private bankers work closely with wealth managers. They can also provide access to most Desjardins services and the vast network of Desjardins Wealth Management specialists whose focus is to help you meet all your financial needs.

## Skilled financing strategists

Your private banker addresses all your credit needs, no matter how complex.

Their mission is to set up the best borrowing solutions for you, whether you want to preserve or grow your wealth, seize business opportunities or move forward with your goals.

### They can:

- Analyze your financial statements and cash flow
- Develop personalized financing strategies
- Put together funding models tailored for your trust or your holding company
- Develop an investment financing structure<sup>1</sup>

1. These strategies may not work for everyone.  
An analysis of the file is required.

# AN AGILE FACILITATOR FOR YOU AND YOUR FAMILY



Your private banker manages all your financial demands and makes sure you stay on track. This means you can get your day-to-day, occasional and one-off transactions done properly.

Unlock a whole lineup of exclusive transaction and savings accounts, as well as services designed to make your day-to-day financial operations easier.

## Including:

- Customized personal and business<sup>2</sup> accounts
- US dollar accounts, Desjardins Bank accounts, and access to cross-border services
- Ongoing everyday transactions management
- Investment diversification through the purchase of complementary products such as CRCD and capital shares
- Short-term cash flow management such as redeemable term savings or Enhanced Investment Account
- Wealth protection, including P&C insurance and credit insurance<sup>3</sup>

2. Applies to business accounts only (non-operating management company).

3. Property and casualty insurance products are underwritten and distributed by Desjardins General Insurance Inc., provider of home, auto and business insurance in Quebec, and by Certas Direct Insurance Company, underwriter of home and auto insurance in Ontario. Certain conditions, exclusions and limitations may apply. Savings and discounts are subject to eligibility conditions and can vary by jurisdiction. Offers and savings are subject to change without notice. Full details regarding coverage and exclusions can be found in the insurance policy, which always takes precedence.







# OUR EXCLUSIVE WEALTH MANAGEMENT OFFER<sup>4</sup>



This unique offer is intended for clients with assets under management of \$2 million or more with Desjardins Wealth Management. It provides a simple and efficient solution to your everyday financial needs and those of your spouse, management company or trust.



The plan is designed to make it easier to manage your day-to-day finances. It offers many accounts with unlimited regular transactions, including a main account, a choice of additional Canadian or US dollar accounts or a management company account.

## The offer also includes:

### One of the following credit cards:<sup>5</sup>

- Odyssey® Visa Infinite Privilege<sup>6</sup>
- Odyssey® Gold Visa<sup>6</sup>
- Cash Back World Elite® Mastercard<sup>6</sup>
- Odyssey® World Elite® Mastercard<sup>6</sup>

### Several high-end assistance services and products for everyday banking solutions:

Here are some examples:

- Concierge Assistance
- Travel Assistance<sup>7</sup>

4. Offer subject to change at any time without notice. Rate provided upon request.

5. Based on Desjardins Card Services eligibility criteria. For more details on the terms and conditions of the cards listed, visit [www.desjardins.com/qc/en/credit-cards.html](http://www.desjardins.com/qc/en/credit-cards.html).

6. Trademark of Visa International Service Association and used under licence. Odyssey® is a registered trademark of the Fédération des caisses Desjardins du Québec. Mastercard® and World Elite® are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.

7. For Desjardins Travel Insurance policyholders or holders of an eligible Desjardins credit card used to purchase the ticket or make the transaction.



\* Some services are offered by other Desjardins professionals or external providers.

Private Banking Services may be offered by the Fédération des caisses Desjardins du Québec (FCDQ), by certain Desjardins caisses in Quebec and by Caisse Desjardins Ontario Credit Union Inc. (DOCU), as applicable. The FCDQ and Desjardins caisses in Quebec are financial services cooperatives governed by the laws of Quebec, where deposits are insured by the Autorité des marchés financiers. Caisse Desjardins Ontario Credit Union Inc. is governed by the laws of the province of Ontario, where deposits are insured by the Financial Services Regulatory Authority of Ontario.

Private bankers are mutual fund representatives who act on behalf of Desjardins Financial Services Firm Inc. (DFSF). DFSF is a wholly owned subsidiary of the Fédération des caisses Desjardins du Québec (FCDQ) and is registered as a mutual fund dealer and financial planning firm.

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