

# THE SKY'S THE LIMIT

Your vision, determination and hard work have paid off and you've built up substantial wealth. But managing, growing and protecting your assets is complex. You need advanced solutions.

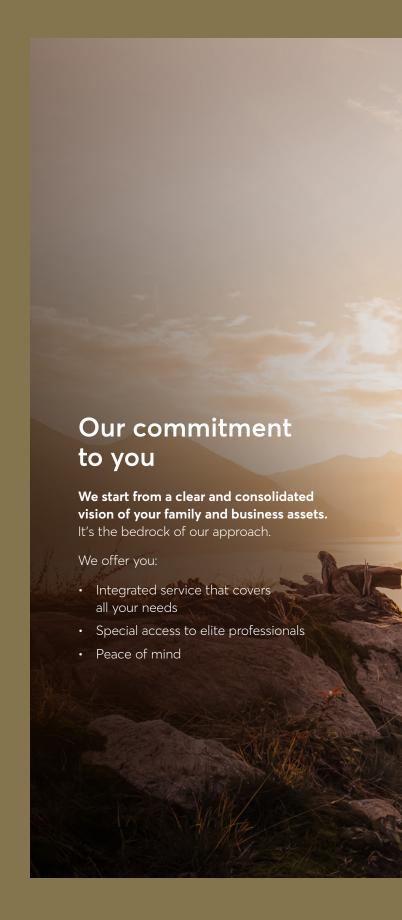
At Desjardins Private Wealth Management, our approach is all about leading-edge expertise and exceptional service. You and your family can count on us. We believe in building solid, long-term relationships based on listening, trust and commitment. And that means dedicating ourselves to serving a limited number of families like yours.

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.

And it's not just about your finances. We also have a whole entourage of specialists in a variety of related fields to meet all your needs.

We go above and beyond to help you reach higher and achieve your most ambitious goals.

Let's get started.





### We're always here for you

We care about your goals, plans and dreams. That's what drives our team to excel and surpass your expectations for wealth management. You've got intricate financial needs, and they call for an innovative, personalized wealth management strategy that evolves with you every step of the way.

Your private wealth manager has an array of strategies designed to meet your day-to-day needs and grow your wealth. They work closely private bankers to do what's best for you based on your situation. With support from diligent teams of advisors and administrators, they take a proactive stance that will help you rest easy.

And that's not all—they also collaborate with other first-class specialists who put their expertise to work for you.

### You can count on us

Our highly skilled team takes the time to fully understand your situation and develop innovative solutions that optimize your wealth management.

With our comprehensive offer, nothing is left up to chance. Everything we do is part of a coordinated drive to meet all your family and business needs.

Your private wealth manager does more than manage your portfolio. They provide comprehensive, next-level financial planning that covers every aspect of wealth management. Their strategies are mindful of your business interests and your family's wealth.

We bring together a multidisciplinary entourage of dedicated professionals who offer evolving strategies and services\* to meet your current and future needs:

- Financial planners
- · Private bankers
- Lawyers
- Tax specialists

Their keen insight and comprehensive view of your situation helps you make solid decisions. Our specialists can even give you a second opinion on external recommendations



<sup>\*</sup> Your private wealth manager's services are offered via Desjardins Securities inc. Desjardins Private Wealth Management's integrated offer also uses other specialists from Desjardins Group. The private banker's private financial services are provided by the Fédération des caisses Desjardins du Québec. Financial planning, tax, trust and estate services are offered by Desjardins Trust Inc. Desjardins Financial Security Life Assurance Company provides life and health insurance, while Desjardins General Insurance Inc. provides property and casualty insurance. Some of the planning for business owners is provided by Desjardins Capital Management Inc., Desjardins Trust Inc. and the Fédération des caisses Desjardins du Québec. 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.



### Financial planning to help you make the right decisions

Our team of experts—financial planners, tax specialists, lawyers, accountants and more—creates a personalized blueprint with made-to-measure strategies. Your financial plan lays out the roadmap for your personalized strategies. You have two options:



**Comprehensive planning** is a 360° analysis of every aspect of your wealth management:

- · Legal affairs
- · Insurance and risk management
- Finance
- Taxation
- Investments
- Retirement
- Estate planning



**Partial planning** doesn't just skim the surface. It digs deeper into a specific aspect of your overall planning to give you a clearer vision. It's done in response to changes that have a significant impact on the nature and value of your wealth:

- Retirement
- · Business transfer
- Incorporation
- Birth of a child
- Marriage, separation or divorce
- Death in the family



Private Wealth Management's discretionary management service offers you an integrated, personalized approach that draws on the expertise of collaborators from across its network. Your private wealth manager works with you to build a trusting relationship and a better understanding of your goals and aspirations. It gives them a clearer picture of your personal, family and professional situation, so they can develop an investment strategy that's tailored to your needs.



### Careful, proactive portfolio management

Our investing process is steeped in our investment philosophy, which is prudent and proactive.

The first goal is to preserve your capital. Our investment strategy is designed to:

- Manage risk with asset classes that are adapted to your profile
- Create value by actively managing asset allocation by class, industry and country
- Optimize management of volatility and returns by combining multiple approaches to stock picking

We're careful to fine-tune your plan based on your individual goals, situation and investment policy.

Our rigorous approach to selecting assets is based on the combined expertise of your private wealth manager and the chief strategist. Their goal? To optimize diversification and foster long-term growth while reducing volatility.

We provide:

- A written, personalized investment policy developed by your private wealth manager
- Insight from our chief strategist, who's dedicated to building and managing your investments in segregated accounts and exclusive private funds supported by the expertise of internationally renowned portfolio managers, including Desjardins Global Asset Management and our external managers
- Ever-increasing integration of environmental, social and governance (ESG) factors into our mandates and private funds

Along with the standard asset classes, we also offer non-traditional options to help you meet specific goals, including strategies based on real assets, private equity and absolute returns.

## Our collaborative approach sets us apart

Setting up your wealth management plan isn't the endgame. It's just the first step in our partnership!

We monitor your plan and portfolio closely and diligently to make sure they always match your priorities and goals.



## Private Banking Services made to measure

You have specific needs and a busy schedule. Our Private Banking Services can help.

Your private banker is like a conductor who orchestrates your financial services by:

- Acting as a financing structure strategist and meeting all your credit needs, no matter how complex
- Finding borrowing solutions so you can seize business opportunities as they arise
- Giving you access to US dollar accounts and Desjardins Bank, and helping with cross-border services
- Offering rock-solid protection for your properties and assets
- · Saving you time

Your private banker can also unlock a **whole lineup of exclusive accounts and financing services** designed to simplify your day-to-day banking.

## Presence Service makes life easier

Desjardins Private Wealth Management's team of seasoned professionals eliminate hassle so you can spend more time on the people and things you care about.

Everyone on the team has expertise in a specific area

It feels good to know we've got your back, no matter where you are.

### We provide:

- · Legal Assistance
- · Autonomy assistance
- · Home assistance
- · Identity Theft Assistance
- Estate assistance
- Travel Assistance
- Conservus corporate concierge services



# Trust and estate planning to safeguard your wishes and keep the family peace

Above all, your estate planning is about supporting your loved ones. In addition to managing your wealth, your Desjardins Private Wealth Management entourage adapts to your family's unique situation and helps preserve the ties that bind.

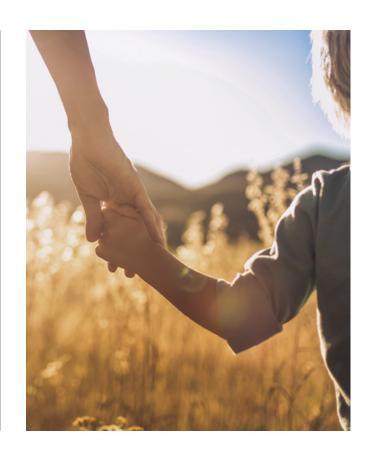
We draw on support from Desjardins specialists, including lawyers, to guide you in all your estate-planning decisions.

Depending on your stage of life, our services can include:

- Estate inventory and safe storage for your legal documents
- Tax optimization strategies for your estate

After your death, we:

- · Support your executor
- Help your heirs build or consolidate their assets





# Smart tax planning



We develop a rigorous, methodical action plan to optimize your tax strategy and create tax savings. That means working with tax and financial planners to create a made-to-measure wealth strategy just for you.

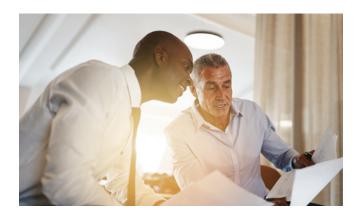
Tax optimization strategies can include:

- An income-splitting solution approved by the Canada Revenue Agency
- Investment planning to minimize your tax bill, both during the accumulation and withdrawal phases
- A charitable and planned giving strategy
- A plan for transferring your wealth to your beneficiaries

Do you already work with a team of tax experts? Our specialists will build their recommendations into your wealth management plan.



# Planning for business owners



Passing on something that's taken a lifetime to build is a huge milestone.

When the time comes, our business transfer specialists guide you every step of the way to ensure a smooth transition.

Your transfer plan includes:

- Optimizing the structure of your business, management companies, family trusts, pension plans, and more
- Analyzing your legal documents, including shareholder agreements and your trust deed and will
- Organization-level planning for the sale or transfer of your business
- Developing a business transfer strategy





## Give from the heart

We share your belief in paying it forward.

Our charitable giving approach is designed to help you give back, even after you're gone.

Our specialized team doesn't just administer your donations. They can help you find an organization that shares your values and develop strategies to optimize your donations.

We help you achieve your philanthropic goals and make a lasting difference in your community.

### Desjardins Private Wealth Management

The dreams and goals of our members and clients have been our driving force for 30 years. They've inspired us to become one of Canada's leading private wealth management companies.

Our team is more than 175 people strong, with 45 private wealth managers serving you across Quebec and Ontario. We currently have over \$16 billion\* in assets under management.

Our mission is to help families by forging solid, long-term relationships based on listening, trust and engagement.

### **Desjardins Group**

Our committed workforce and financial stability inspires confidence worldwide.

We strive to create sustainable prosperity by meeting the diverse needs of all our personal and business members and clients with our extensive distribution network, online platforms, and subsidiaries across Canada and the US.

- Largest cooperative financial group in North America
- Ranked Canada's top company for women
- \$538 million redistributed annually to members and the community
- 7.7 million members and clients
- \$422.9 billion in assets under management

Source: <u>desjardins.com/ca/about-us/desjardins/who-we-are/</u> quick-facts



## Put Desjardins Private Wealth Management to work for you

At your side. On your side.

We listen, provide support and work in your best interest every step of the way. Being your Desjardins Private Wealth Management entourage is an honour, and we're proud to serve you.



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