



An entourage you can trust

PRIVATE WEALTH MANAGEMENT

ACHIEVE YOUR GREATEST DREAMS AND YOUR MOST AMBITIOUS GOALS

Your vision, determination and hard work have paid off and you have succeeded in amassing substantial wealth. But managing, growing and protecting your assets is no walk in the park. 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. This means dedicating ourselves to serving a limited number of families, like yours.

We take care of your personal, family and business needs so you can enjoy peace of mind and focus on what matters most.

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

We go above and beyond to help you reach higher and achieve your most ambitious goals. Let us get started!

Our commitment to you

We start from a clear and fully rounded portrait of your family and business assets.
It is the cornerstone of our approach.

We offer:

- An integrated approach that covers all your needs
- Special access to qualified professionals
- Peace of mind



Our team is always here for you

We care about your goals, plans and dreams. That is what drives our team to excel and surpass your expectations for wealth management services. You have intricate financial needs and require an innovative, personalized wealth management strategy that evolves with you every step of the way.

Your private wealth manager is at the heart of the different strategies created to meet your day-to-day needs. They work closely with a private banker and highly diligent advisors and assistants, forming a team of professionals that works proactively in your best interests, according to your specific situation, to ensure your peace of mind.

Along with this support, you get help from other specialists who put their expertise at your service.

An entourage you can count on

Our highly skilled team takes the time to fully understand your situation and reality in order to offer you innovative solutions to maximize your wealth management.

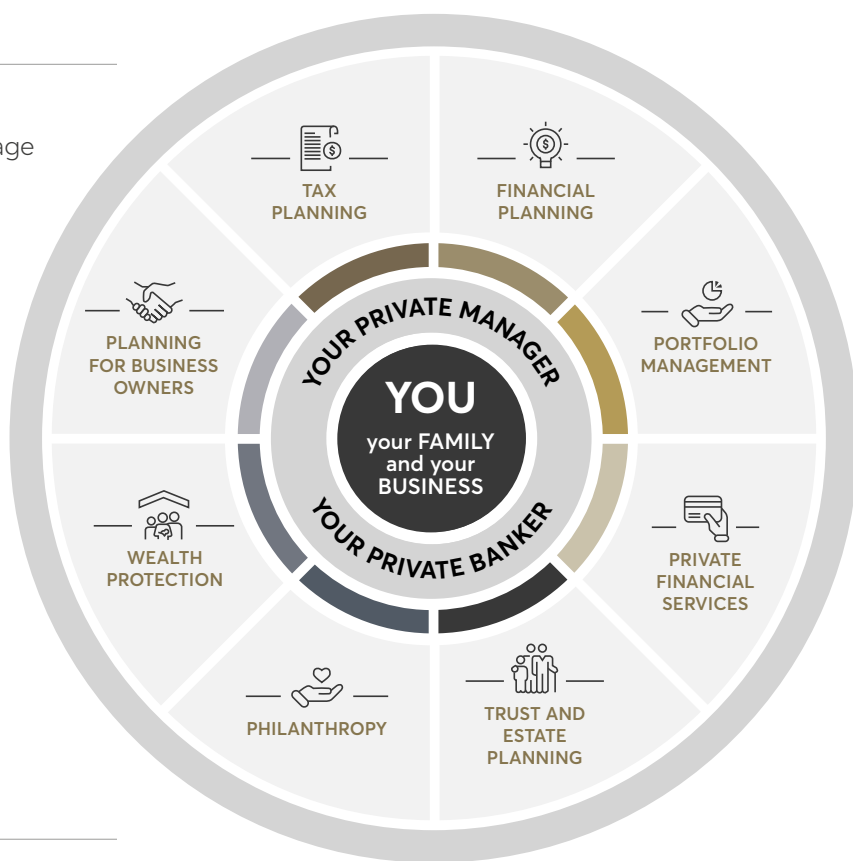
Nothing is left up to chance. All contributions are coordinated to meet all your family and business needs.

Your private wealth manager offers you service that goes beyond portfolio management. They provide extensive, next-level financial planning that takes into account every aspect of portfolio management as well as the business context and family wealth when developing your wealth management strategies.

We bring together a multidisciplinary entourage of passionate people who offer you evolving strategies and services* that match your current and future needs:

- Financial planner
- Trust manager
- Notary
- Accountant
- Tax specialist

Their valuable insights and comprehensive understanding of your situation help you cover all the bases and make solid decisions. Our specialists can even give you a second opinion on recommendations from external sources.



* 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 for solid 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 offers a 360°, in-depth analysis of every aspect of your wealth management. It is carried out by a team of specialists (such as financial and tax planners, legal professionals and accountants) to make a personalized blueprint with made-to-measure strategies:

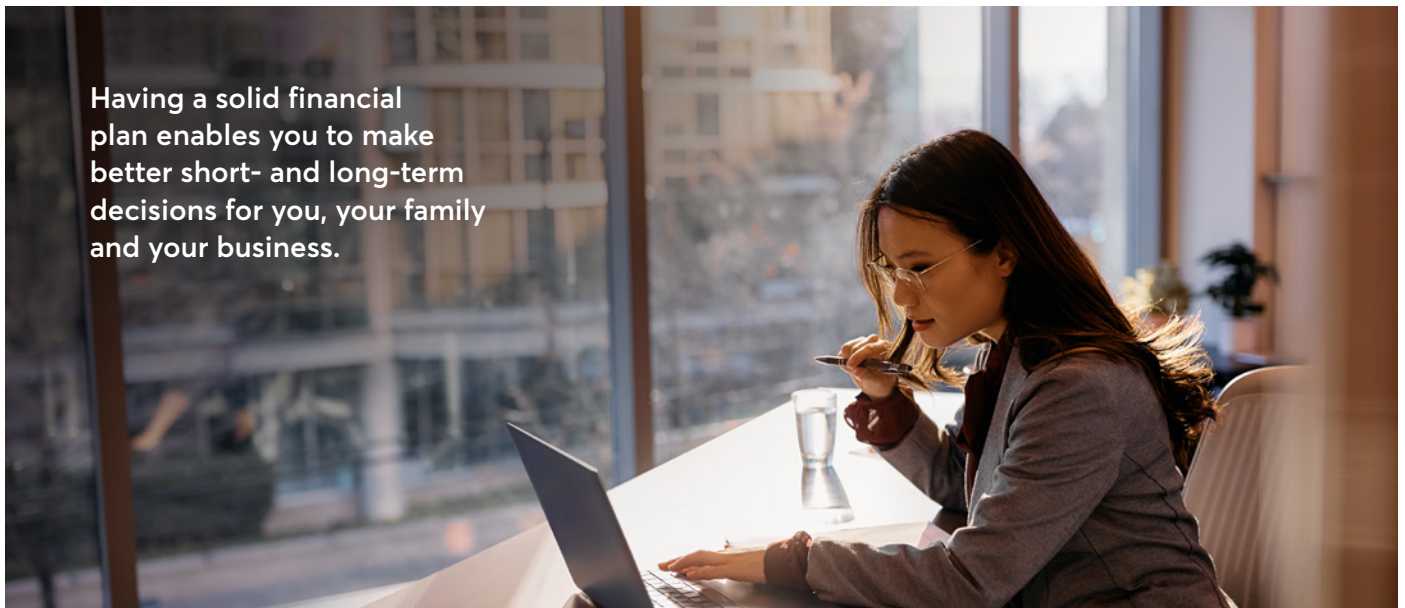
- Legal affairs
- Insurance and risk management
- Finances
- Taxation
- Investments
- Retirement
- Estate planning



Far from being cursory, our **partial planning** zeroes in on a specific aspect of your overall planning to provide an in-depth picture. It is done in response to significant changes in your situation:

- Retirement
- Business transfer
- Incorporation
- Birth of a child
- Marriage, separation or divorce
- Death

Having a solid financial plan enables you to make better short- and long-term decisions for you, your family and your business.



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



Careful, proactive portfolio management

Our investing process is steeped in our investment philosophy—be careful and proactive.

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

- Manage risk with an asset class that is adapted to your profile
- Create value by actively managing asset allocation by class, industry and country
- Manage volatility better and seek returns by combining multiple approaches to stock picking

We are 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. Together, they strive for the best possible diversification to foster long-term growth while reducing volatility.

We provide:

- A personalized investment policy authored by your private wealth manager
- A chief strategist 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
- A growing number of environmental, social and governance (ESG) factors integrated into our mandates and private funds

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

Teamwork sets us apart

Setting up your wealth management plan is not the endgame. It is just the beginning of a valuable partnership!

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



Private financial services made to measure

You have specific needs and a busy schedule. That is why we offer private financial services, provided by a private banker.

This person plays a vital role in overseeing all of the financial services available to you. They:

- Act as a financing structure strategist to address all your credit needs, no matter how complex
- Implement the best borrowing solutions to help you seize the business opportunities quickly
- Offer you access to US dollar accounts and Desjardins Bank, and assist you with cross-border services
- Save you time

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

Presence Service makes life easier

So you can spend more time on the people and things you care about, Desjardins Private Wealth Management has put together a dedicated team of professionals to make your life easier.

Everyone on the team has expertise in a particular area.

We can provide:

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

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



Safeguard your wishes and keep the family peace

Above all, estate planning is about providing support for 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 expertise from Desjardins specialists, including legal professionals, to guide you through the estate planning process.

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

When you die, we:

- Assist your liquidator or executor
- Responsibly manage your testamentary trust and help your heirs build or consolidate their assets

We work with experts in trust services who can help your loved ones manage your estate and support them in cases of incapacity or with the administration of third-party property and trust patrimonies.

Our collaborators and experts in trust services can act as:

Asset manager in the event of loss of autonomy

- First-class financial management
- Tax optimization
- Bill payment

Estate liquidator or executor

- Comprehensive estate settlement
- Maximization of estate value
- Dispute management between heirs

Testamentary trust trustee

- Legacy safeguarding
- Conflict of interest prevention
- Support and guidance for your successors



Tax planning for real savings



The goal of tax optimization is to create significant savings by following a rigorous, step-by-step action plan. We work with tax and financial planners to create a wealth strategy that is tailored to your needs.

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 team can integrate their recommendations into your wealth management plan.



Planning for business owners



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

Our business transfer specialists guide you every step of the way to ensure a smooth transition when the time comes.

Your transfer plan includes:

- Optimizing the structure of your business, management companies, family trusts, retirement plans, and more
- Analyzing your legal documents, including shareholder agreements, trust deeds and wills
- Organization-level planning for the sale or transfer of your business
- A business transfer strategy



Protecting your wealth against the unexpected

It is about protecting yourself and your family from the potential repercussions of illness or premature death.

Our financial security and property and casualty insurance professionals will find solutions that are right for you.

Life and health insurance

Choose life insurance with tax-optimized investment strategies.

Property insurance

Get rock-solid protection for your properties and assets.



A gift that reflects your values

We share your belief in paying it forward.

Our charitable giving strategy is designed to help you give back, even after you are gone.

The specialized team we work closely with not only oversees your donations but also offers support that extends well beyond.

- Help you find an organization that shares your values
- Develop strategies to make the most of your donations
- Set up a personalized fund or a charitable remainder trust by will

We can support you in your philanthropic goals so you can 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 throughout our 30-year existence and have helped us establish ourselves as a leading Canadian private wealth management company.

Our team is more than 175 people strong, including 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 commitment.

Desjardins Group

Our committed workforce and financial stability inspires confidence worldwide. Our objective is to create sustainable prosperity by meeting the diverse needs of individual and business members and clients with our extensive distribution network, online platforms, and subsidiaries across Canada.

- Largest cooperative financial group in North America and the fourth largest in the world
- First in Canada of The World's Top Female-Friendly Companies
- \$518 million redistributed annually to members and the community
- 7.5 million members and clients
- \$407.1 billion in assets under management

Source: desjardins.com/ca/about-us/desjardins/who-we-are/quick-facts/index.jsp

* As at December 31, 2022.



Put Desjardins Private Wealth Management to work for you

We are always here for you

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 are proud to serve you.



Montreal

2 Complexe Desjardins
East Tower, 27nd Floor
Montreal, Quebec H5B 1E4
1-877-286-3180

Quebec City

2828 Laurier Blvd.
Suite 900
Quebec City, Quebec G1V 0B9
1-800-653-7922

Ontario-Gatineau

1173 Cyrville Rd
3rd Floor, Suite 310
Ottawa, Ontario K1J 7S6
1-866-567-2885

desjardinsprivatemanagement.com



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