



# A wealth of expertise at your service

SECURITIES



**Desjardins**  
Wealth Management

Wealth management is all about trust, listening and expertise. At Desjardins Securities, our wealth managers work with you to build a close relationship and to help you achieve your goals.



## Personalized service

Our team of professionals in complementary fields of expertise work hand in hand on financial strategies to help you reach your goals. Our services are tailored to fit your financial situation and meet your needs as they arise.

**You can count on us.**

## Expert support

### Professionals at the top of their game

Our team of 550 wealth managers<sup>1</sup> are rigorously trained to the highest industry standards.

### Backed by top-notch research services

Every day, your wealth manager gets in-depth analyses from our Research Department and leading independent firms to help them craft the right strategies to achieve your goals.

### Secure access to your accounts

A secure section of our site gives you trustworthy access to your portfolio and a detailed view of your holdings. It's designed to make your life easier and help you with your daily activities, worry-free.

1. Includes senior wealth managers, investment advisors, associate wealth management advisors and assistant wealth management advisors.





## Taking care of all your financial needs

Desjardins Securities offers made-to-measure service that covers all aspects of your financial situation.

Your wealth manager makes recommendations with you in mind. They work with an entire network of professionals to provide comprehensive service that's squarely aligned with your priorities.



Investment advisory services are offered by Desjardins Securities Inc. Financing services and transaction solutions are provided by the Fédération des caisses Desjardins du Québec. Some specialized 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.

## Investments

Our whole identity is built around investing. It's one of the main ways to protect and grow wealth. You can choose which of our service offers best matches your philosophy and situation. No matter which one you pick, you'll get personalized service that takes care of your needs.

### Investment advisory services

With our advisory services, you get personalized support that takes into account your investment objectives and risk profile. You also get access to recommendations from a highly qualified wealth manager to help guide your decisions.

#### Features and benefits

- Solid advice to help you manage your investments
- Support to keep your emotions in check and avoid impulse transactions when the market is volatile
- Compensation method that makes sense for you

#### Compensation method options

- **Fees:** Desjardins Securities' exclusive Elite Program offers fee-based rather than commission-based advisory services, so you get the same pricing structure as with discretionary management accounts.
- **Commission:** We charge a commission on each transaction for traditional brokerage services.

### Our discretionary management service

With discretionary management, a manager takes care of your portfolio and buys and sells investment products for you. They'll maximize your potential returns so you don't have to spend your time and energy on it.

#### Real benefits

With our discretionary portfolio management services, you get:

- A coherent management framework that's designed with you and reflects your risk profile
- A clear overview of all your investments, accessible at any time
- Direct access to your portfolio manager
- Competitive, transparent pricing

#### Fees

**With discretionary management,** our fees are calculated as a percentage of your assets. You can save by grouping your portfolio with those of your family members. Note that non-registered account fees are tax deductible.

## Financial and retirement planning

### Financial planning

Get a complete overview of your finances, whether you're looking to plan your retirement, minimize your tax bill or develop strategies to protect your wealth.

Our simple, structured approach delivers personalized support that fits your lifestyle. We:

1. Gather information to make sure we understand your needs, goals and investor profile
2. Develop your financial plan
3. Help you implement your wealth management strategy in collaboration with professionals, as needed
4. Provide support tailored to your life goals and events
5. Monitor your finances and review your objectives, as needed

Major life events can have financial, legal and tax impacts on your financial, retirement and estate planning. That's why it's so important to review your plan and insurance coverage with a qualified professional.

### Retirement planning

Retirement planning is all about anticipating, saving and being smart about using your money to meet your goals and deal with the unexpected. It's important to:

- Make a savings plan to help you reach your goals
- Develop a personalized withdrawal plan
- Regularly follow up on plans and review them as your needs change

Your goals, ambitions and personal situation will evolve over time, so it's vital to have a solid financial and retirement plan that you can adapt to mirror these changes.



## Estate planning

Personalized estate planning gives you and your loved ones peace of mind. We can help minimize the taxes owed by your estate and make sure your legal documents honour your wishes.

### Before

Your wealth manager and their network of professionals can help with the process by assessing legal documents, conducting an estate inventory and setting up optimized strategies.

### During

Settling an estate can be an emotional process. A little help goes a long way.

### After

We provide your heirs with straightforward, professional, empathetic support to build or consolidate their assets. We'll be there for them, just like we are for you today.

## Personal trust services

Our trust managers offer a guiding hand for your loved ones in managing your estate. They can also help in cases of incapacity or with the administration of third-party property, as well as with trust patrimonies and estates.

We can take on:

- **Asset management in case of incapacity or loss of capacity**
  - Top-notch financial management
  - Tax optimization
  - Bill payments
- **Estate settlements**
  - Comprehensive estate settlement services
  - Maximization of estate value
  - Estate dispute management
- **Testamentary trusts**
  - Legacy safeguarding
  - Conflict of interest prevention
  - Support and guidance for your successors

## Financing, credit and transaction solutions

If you want the latest transaction solutions or a review of your current ones, our experts can provide:

- An exclusive package for your personal accounts
- A range of premium credit cards
- US financial services via Desjardins Bank

Managing your day-to-day finances and achieving your goals can be a challenge. You may need personalized financing and credit strategies for:

- A mortgage
- Consumer credit
- A line of credit



## Tax planning

Our tax experts can help you lower your tax bill and optimize your income.

Tax management also gives you:

- A clear picture of the upsides and downsides of your situation, from a tax standpoint
- Potential strategies for mitigating the tax implications of your financial and family situation
- The ability to achieve your goals while navigating your various tax considerations

## Wealth protection

Our insurance products are designed to protect you and your loved ones, along with your personal and business assets, as needed. Our financial security advisors<sup>1</sup> will offer you solutions that work for you, including:

- Life and health insurance to maintain your retirement income, protect your financial security and your business, and maximize the value of your estate
- Home and auto insurance to protect your property

## Philanthropy

- There are many ways to get involved in the community. That's why we're here to help you come up with a planned giving strategy that lets you support the causes you care about, while optimizing the tax benefits.
- You can also set up a philanthropic fund through the Desjardins Foundation. It's a simple and flexible way to plan your donations and maximize their impact. What's more, your wealth manager can manage your fund. And if you'd like to set up a private foundation, your wealth manager can also help you come up with an investment strategy.

1. In Quebec, this refers to a financial security advisor registered with the Autorité des marchés financiers. This person is licensed to distribute Desjardins Insurance products or works on behalf of Desjardins Financial Services Firm Inc. In other parts of Canada, financial security advisors may be called financial services advisors or life and health insurance advisors, among other titles.

## Desjardins Securities: Solid and committed

Our mission is to help you manage your wealth every step of the way to achieving goals that are important to you.

We're proud to be affiliated with Desjardins Group, one of the world's most solid financial institutions<sup>1</sup> and a pillar of trust for over 120 years.

### Desjardins Securities at a glance

- Trusted brokerage firm for over 30 years
- 42 branches and points of service in Quebec and Ontario
- Over 550 wealth managers at your service<sup>2</sup>
- Over 850 employees to support you
- Over \$55 billion in assets under management<sup>3</sup>

2. Includes senior wealth managers, investment advisors, associate wealth management advisors and assistant wealth management advisors.

3. As at December 31, 2024.

1. According to *The Banker* magazine.



## Investing in the community

Community involvement and sustainable economic development are deeply ingrained in the corporate culture at Desjardins Group and Desjardins Securities. Desjardins Securities has been a first-rate partner of the Montreal Canadiens Children's Foundation since 2002. We've been helping the Foundation in its mission to encourage children ages 4 to 17 and in underprivileged situations to be physically active and make healthy lifestyle choices.

Highlights:

- \$10 million raised since 2002
- 15 BLEU BLANC BOUGE rinks built in local communities
- 10 golf tournament fundraisers
- 23 annual Commission Days to raise money for children

Desjardins provides tens of millions of dollars in funding per year for dozens of causes, communities and projects,<sup>1</sup> including:

- \$114.6 million in donations, sponsorships, scholarships and charitable partnerships
- \$8.6 million to support United Way Centraide in Quebec
- Financial guidance and support for 23,000 people via the Desjardins Mutual Assistance Fund

You can also promote these values by doing business with us and giving back to the community.



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