Presence Service make life easier!

PRIVATE WEALTH MANAGEMENT

Wealth Management

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

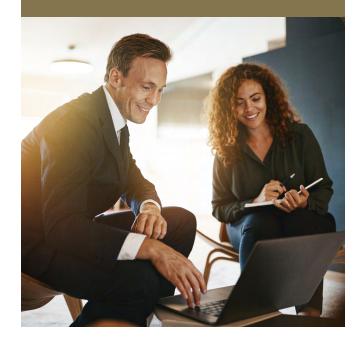
No matter what you need help with, these experienced, licensed experts are standing by to assist you.

Here's an overview of the services they offer.

Learn more about the benefits of Presence Service.

With you wherever you go

- Canada and the United States:
 1-877-871-3216 (toll-free)
- From anywhere in the world: 514-871-3216 (call collect)



Legal assistance

Talk to a team of experienced lawyers and notaries¹ for information on everyday legal matters. Tax and criminal law not included.

For example:

- Property law (condo ownership, issues with neighbours, easements, etc.)
- Family law (marriage, divorce, shared custody, common-law relationships, etc.)
- Labour law (work contracts and relationships, accidents, termination, etc.)
- Real estate law (hidden defects, buying and selling, renovations, etc.)

¹Legal information services are available by phone only. We don't offer in-person consultations, analyze or draft legal documents, or provide reimbursements of legal costs or out-of-court fees. Lawyers and notaries are available Monday to Friday, from 9 a.m. to 8 p.m., and Saturday, from 9 a.m. to 5 p.m., excluding holidays. On business days, you can expect a call back within 48 hours of your request.

Autonomy assistance

Do you need help with everyday tasks? If you find yourself dealing with a temporary or permanent loss of autonomy, whether due to an accident, hospitalization or critical illness, you and your caregivers can access our assistance service.

For example:1

- Prompt support from our nursing staff to evaluate and coordinate services you require every day
- Referrals for reliable personal care resources and services, including light housekeeping, meal preparation, personal hygiene and comfort, and transportation for medical appointments
- Assistance coordinating domestic help services for your caregivers

Home assistance

Are you moving or dealing with a sudden home emergency? No matter what happens, Home Assistance can help you deal with any issues by providing reliable advice and recommendations.

For example:

- · Professional services in a wide variety of trades
- · Renovation and construction work
- Advice on home maintenance

Estate assistance

Managing an estate always raises a lot of legal questions. We can provide you with legal information and personalized assistance, whether you're planning, settling or managing an estate.

For example:

- Access to our expert legal advisors²
- Legal information to better understand the steps involved, your legal obligations and the complex legal language surrounding estates
- Personalized step-by-step assistance to settle an estate
- Help to understand and correctly fill out important forms

¹ All fees for professionals and suppliers are paid directly by the user. The service doesn't cover certain medical and professional services (such as physicians, respiratory therapists, nutritionists, rehabilitation services, psychological services and invasive care). Nursing care is limited to services that can be delegated to patient care attendants under Bill 90. Only beneficiaries who don't live in a healthcare facility are eligible for autonomy assistance services.

² Legal information services are available by phone only. We don't offer in-person consultations, analyze or draft legal documents, or provide reimbursements of legal costs or out-of-court fees. Our legal experts are available Monday to Friday, from 9 a.m. to 8 p.m., and Saturday, from 9 a.m. to 5 p.m., excluding holidays. Outside these hours, our support staff will open a request so you can get a call back from our legal experts. On business days, you can expect a call back within 48 hours.

Travel assistance

As a Desjardins member, you can get free travel assistance advice 24/7, before and during your trip, whether you're staying close to home or travelling abroad. Family members who travel with you, like your spouse and dependent children, enjoy all the same benefits.

For example:

- Before your trip: Practical information to help you plan. For example: whether you need a passport or visa, health recommendations on vaccinations and other things you need to know about your destination.
- During your trip: Our medical support team, nursing staff, doctors specializing in emergency medicine, and many international providers are available to provide help when you need it.

If you need help, call us:

- Canada and the United States: 1-855-559-5501 (toll-free)
- From anywhere in the world: 1-514-875-9170 (call collect)
- Outside the Americas (certain countries only): International access code in the country you're visiting followed by 800 29485399 (toll-free)

Important: Desjardins Travel Assistance doesn't cover expenses incurred before or during your trip. Make sure you take out Desjardins travel insurance for your entire trip (including trips of 3 days or less) so you're fully covered. You may also be insured if you have a Desjardins credit card. See <u>Desjardins.com</u> for more details.

Concierge services¹

Monday to Friday, from 8:00 a.m. to 5:30 p.m.

Your time is valuable. Concierge services can save you time, so you can spend it doing the things you enjoy most, whether on your own or with your loved ones. The service can help you book venues and activities at home and around the world.

For example:

- Buy tickets for major sporting or cultural events, even if they're already sold out
- Plan trips and get recommendations on where to eat, what to do, where to go, car rentals, hotel rooms and more
- Find a house, apartment or cottage rental
- Suggestions for one-of-a-kind party and event locations

