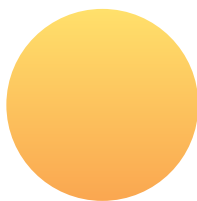
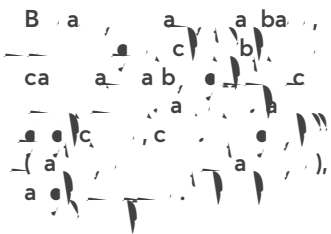


Bring your dreams to life

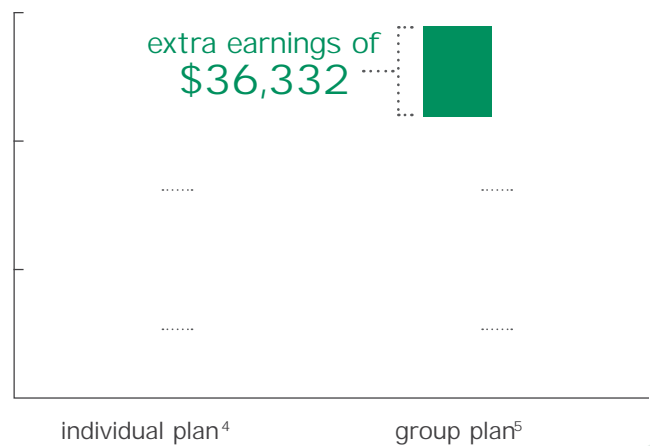
with your group retirement savings program

To take full advantage of the lower investment fees negotiated on your behalf, consider transferring your personal savings into the group program (subject to plan rules). It is a great way to get all your savings working harder for you!

A winning strategy



Illustration³ of how a 1.5% fee difference impacts a \$50,000 investment over 20 years.



³Hypothetical illustration that neither reflects any given investment fund, nor promises any guarantees or rights to the benefits. Investment growth is tax-deferred. The extra earnings represent how much is saved in fees and the compounding growth of those savings.

	Joanne	Nick and Karen	Stephen
Annual retirement income goal	\$30,000	\$50,000	\$70,000
Personal savings needed	\$300,000 ⁷	\$550,000 ⁸	\$1,050,000 ⁷

⁷ Assumes a single life only annuity, guaranteed 10 years.

⁸ Assumes a joint life 60% survivor annuity, guaranteed 10 years.

Step 2 | Set off on the right track

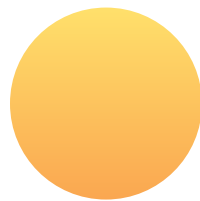
Now that you've created your account, discover the Group retirement savings home page—it gives you access to your savings and everything you need to make them grow.

Getting to know you

You're unique and so are your goals, your financial situation and your comfort with market swings. The savings decisions you make should reflect this. Here's how to get started:

Your investor profile

Determine your investor type by completing the short questionnaire, under *My account > Investor profile*



What does financial wellness mean to me?


It's the peace of mind in knowing I'm ready to cope with life's surprises and able to enjoy an enriching life.

Bring your dreams to life

Make the most of your program and share your email

so we can stay in touch and keep you informed.

Questions?



An approach to financial wellness that's in your best interests

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services.

For more than a century, we've been bringing innovative services to individuals, groups and businesses. Desjardins Insurance provides for the financial security of over five million Canadians from offices across the country. We're one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.