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NEVER THINK NEVER

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We'd like to start the New Year off by inviting you to a house-warming. A strange opening line for a financial letter you might think. But actually, we came up with this idea based on recommendations made by our readers. We decided to kick off 2007 a little differently because while everyone knows that Desjardins is Canada's largest integrated cooperative financial organization, many don't know just how many products and services their co-ops offer.

So join us on a virtual tour of your cooperative. We asked our colleagues from the various divisions to help out by creating small financial capsules. By the end of this visit, you'll see why Desjardins has become a leader in personal finance. Furthermore, we are extremely enthusiastic to be at the center of a very talented team capable of offering you complete financial services and able to guide you according to your needs.

Enjoy your visit!

First-rate management for your assets

Desjardins Securities

Desjardins Group's brokerage firm, Desjardins Securities¹, offers a full range of securities brokerage products and services to individual investors through its investment advisors and its Disnat online brokerage division.²

Personalized advice

Desjardins Securities' advisors are here to support Desjardins members. Well-informed about the markets and backed by a reputable research department, they will give you the investment advice and personalized service you need to achieve your investment objectives. They will propose investment products based on your financial plan while taking into account your risk tolerance. Desjardins Securities has over 300 investment advisors across 46 branches in Quebec and Ontario.

Offering you freedom with Disnat

For investors who prefer to manage their investment portfolio themselves, Disnat Online Brokerage is an effective tool. In fact, disnat.com allows investors to trade in a broad range of securities using a high-performance platform equipped with easy-to-use tools and features. On the site, you'll also find an impressive array of economic,

financial and stock information to help you optimize your investment strategy.

DisnatDirect: a cutting-edge direct access tool

As an active investor, DisnatDirect allows you to place your own orders directly into the marketplace. Furthermore, DisnatDirect gives active traders a professional gateway to the markets, allowing you to determine the destination and representation of your orders flow, a privilege previously reserved for traders and professional market makers. As an investor, you can use DisnatDirect's three platforms to trade in real time on the North American markets, at very competitive prices, and based on your needs.

Access to securities brokerage... directly from your caisse!

Whether you require the services of an investment advisor or want to learn more about Disnat Online Brokerage, you can count on us to help you find the service that's right for you.

1. Desjardins Securities is a member of the Canadian Investor Protection Fund (CIPF).
2. Disnat Online Broker is a division of Desjardins Securities.

Come meet with us.

Protect your wealth with Desjardins!

Think of your heirs

Desjardins Private Management

For a comprehensive advisory service based on a management delegation approach, you can count on the experts at Desjardins Private Management. They will propose to you quality services to help you with liquidation of succession, estate planning and other matters.

Did you know that...

- no matter how long you've been in a common-law relationship, your partner will not inherit any of your estate unless you include him or her in your will?
- if you don't have a will, the law will decide who inherits your property and your heirs will be appointed joint liquidators?
- if you leave an un-notarized will, the probate cost at the time of death is often much more than the price of drawing up a notarized will?
- taxes payable at death can be deferred with proper estate planning?
- by setting up a trust, property transfers can be spread over several years after the owner's death? (This is very useful in the case of reconstituted families, for example, or in the case of a person requiring lifetime protection, i.e. a minor child, a handicapped person or someone having a dependance.)
- the person or persons you name as liquidator(s) could be held personally liable in case of errors or omissions?
- if the legal procedure set out in the Civil Code of Quebec is not followed, the heirs lose their protection with regard to the estate's debts?

Desjardins Private Management has a multidisciplinary team of lawyers, accountants and tax experts to answer all your questions. Through its trust services, Desjardins Private Management will handle all the administrative, accounting, tax and legal aspects involved in managing your assets, leaving you with complete peace of mind.

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Come meet with us in 2007!

Let us help you reach your financial goals. Together we'll compile an inventory of your assets and then make sure you get the best advice from our partners, either Desjardins Securities for full service or online brokerage services, Desjardins Financial Security for personal insurance products or Desjardins Private Management for trust services.

Now that you've completed this virtual visit, we hope you'll come in to one of our caisse for a face-to-face meeting. At Desjardins, we're here to help you plan your financial future by providing you with smart advice on how to best manage your assets.

Protect your loved ones

Desjardins Financial Security

Specializing in personal insurance, Desjardins Financial Security offers simple, flexible products and services tailored for your needs.

You've worked hard for many years and made sustained efforts to build a comfortable retirement. Congratulations, you've done more than most people.

Experts agree that our lifespan is increasing, which means many more of us will live to a ripe old age. But what will happen if our health starts to fail? For example, what would you do if your condition deteriorated to the point of requiring continuous supervision to ensure your safety or help you with everyday tasks?

We have the answer

Without being alarmist, statistics show that one out of three people aged 65 to 74 is frail. Desjardins Financial Security offers an insurance product to help minimize the difficulties associated with loss of independence: **the Independent Lifestyle Solution.**

Independent Living provides you with:

- **a tax-free monthly benefit** in case of loss of independence;
- **accident coverage;**
- **assistance** to help you find the home care you need.

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Money working for people

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