

# Never Think VOL. 5 | NO. 1 NEVER



## Build Your Portfolio on Confidence!

*The decision to entrust your asset management to a financial institution is based on your confidence in it and its employees. The past year shook investor confidence in the markets and the economy to the core. Now more than ever, it's important to ensure that your funds are in the right hands and to make informed decisions. Did you know that Desjardins ranks 26th out of 50 on the list of the world's most reliable banking institutions?<sup>1</sup> This ranking confirms the importance of Desjardins' stature and reputation both within Canada and around the world.*

### EXPERTISE, PERSONALIZED SERVICE, AND TRUST: Three great reasons to choose Desjardins!

Everyone would agree that when it comes to money, trust is crucial. It's no secret that a number of investors have been cheated, leaving them suspicious of financial services and service providers. At Desjardins, our advisors adhere to the strictest standards of confidentiality and will never divulge your personal information. They are also registered with a regulatory authority to ensure compliance and must respect a code of ethics and rules of professional conduct.

Desjardins' cooperative difference means putting members first. Our team of advisors provides personalized advice and solutions tailored to your needs and interests.

Are you among the 28% of Canadians who don't know where to turn to for help in planning your retirement?<sup>2</sup> At Desjardins, we use a global approach to meet all of your financial needs—or at least most of them!

### Tell Us What You Need, and We'll Find the Solution

Does the world of investing seem totally foreign to you? Do you put an emphasis on the potential return on your investments? Are you looking for ways to build your wealth over the long-term, with an eye to protecting it?

At the caisse, we can give you a hand with

- Choosing the investment strategies best adapted to your investor profile.
- Investing independently or with the advice of a Desjardins Financial Services Firm group savings representative.
- Making the most of turnkey investment solutions or the expertise of reputable investment fund managers.

<sup>1</sup> Desjardins, Vol. 76, No.5, November–December 2009, p. 12.

<sup>2</sup> 2008 poll on Canadians' readiness for retirement, [www.rethinkretirement.ca](http://www.rethinkretirement.ca), Desjardins Financial Security, p. 6.



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**Desjardins is Canada's leading financial group and Quebec's biggest private employer. It holds assets worth \$163 billion and has 6 million members.<sup>3</sup>**

### Are you passionate about our planet?

We offer investment products that respect communities and the environment. Book an appointment with us to purchase an investment in line with your values and your expectations. We can also assess whether any other investment products would be appropriate for your financial situation.

### Are you an independent investor?

You've probably heard of Disnat Online Brokerage, a division of Desjardins Securities. According to a study by J.D. Power and Associates,<sup>4</sup> it ranks highest in investor satisfaction among discount brokerage firms in Canada.

Disnat offers practical, personalized investment solutions for active investors. Visit [disnat.com/whydisnat](http://disnat.com/whydisnat) for more reasons why Disnat could be right for you.

### Do you need advice on your stock market investments?

With up-to-the-minute knowledge on stock market conditions, Desjardins Securities advisors are there to help you achieve maximum returns on your investment portfolio. They are backed by one of Canada's best teams of analysts and researchers, enabling them to provide personalized advice that's adapted to your investor profile.

We can refer you to a Desjardins Securities investment advisor!

### Do you need insurance?

As Canada's 5th largest personal insurance provider and first in Quebec in terms of premium volume, Desjardins Financial Security is one of Canada's leading personal insurance and financial services providers. With more than 5 million Canadian members, we're a business you can trust!

Would you like to ensure your loved ones' financial security in the event of disability, serious illness, or loss of autonomy? Or would you like to enjoy some retirement income and minimize the tax load upon your death?

We can refer you to a Desjardins Financial Security advisor<sup>6</sup> who will help you assess your life, disability, and health insurance needs. At Desjardins, your peace of mind is important to us!

### Would you like a second opinion on your financial strategy?

Are you an investor who has stopped actively participating in the stock market and converted your assets to liquid investments to ride out the economic storm?

Many people with these concerns have visited us for a second opinion on their financial strategy. Why not come in for an appointment yourself? We can take a look at your financial strategy together to see if you're still in line with your financial goals and needs.

**In addition to full and competitive range of services, Desjardins Group offers the expertise of a solid, world-class organization that puts its members first.**

**Your caisse is well-positioned to help you achieve your goals and dreams. Make an appointment to meet with us, and we'll gladly assess your financial situation and provide advice tailored to your needs so you can make the most of our expertise!**

**We look forward to meeting with you!**

<sup>3</sup> Monique F. Leroux, Chair of the Board, President and CEO of Desjardins Financial Group, *Avoir le goût et la fierté du Québec*, letter published in *Cyberpresse/Le Soleil*, January 26, 2010.

<sup>4</sup> Exclusive study by J. D. Power and Associates, *2009 Canadian Discount Brokerage Investor Satisfaction Study SM*, May–June 2009.

<sup>5</sup> Source: <http://www.desjardins.com/fr/webtele/feu-vert-a-vos-affaires/>.

<sup>6</sup> Employee of Desjardins Financial Security, a financial services firm.



Money working for people

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