

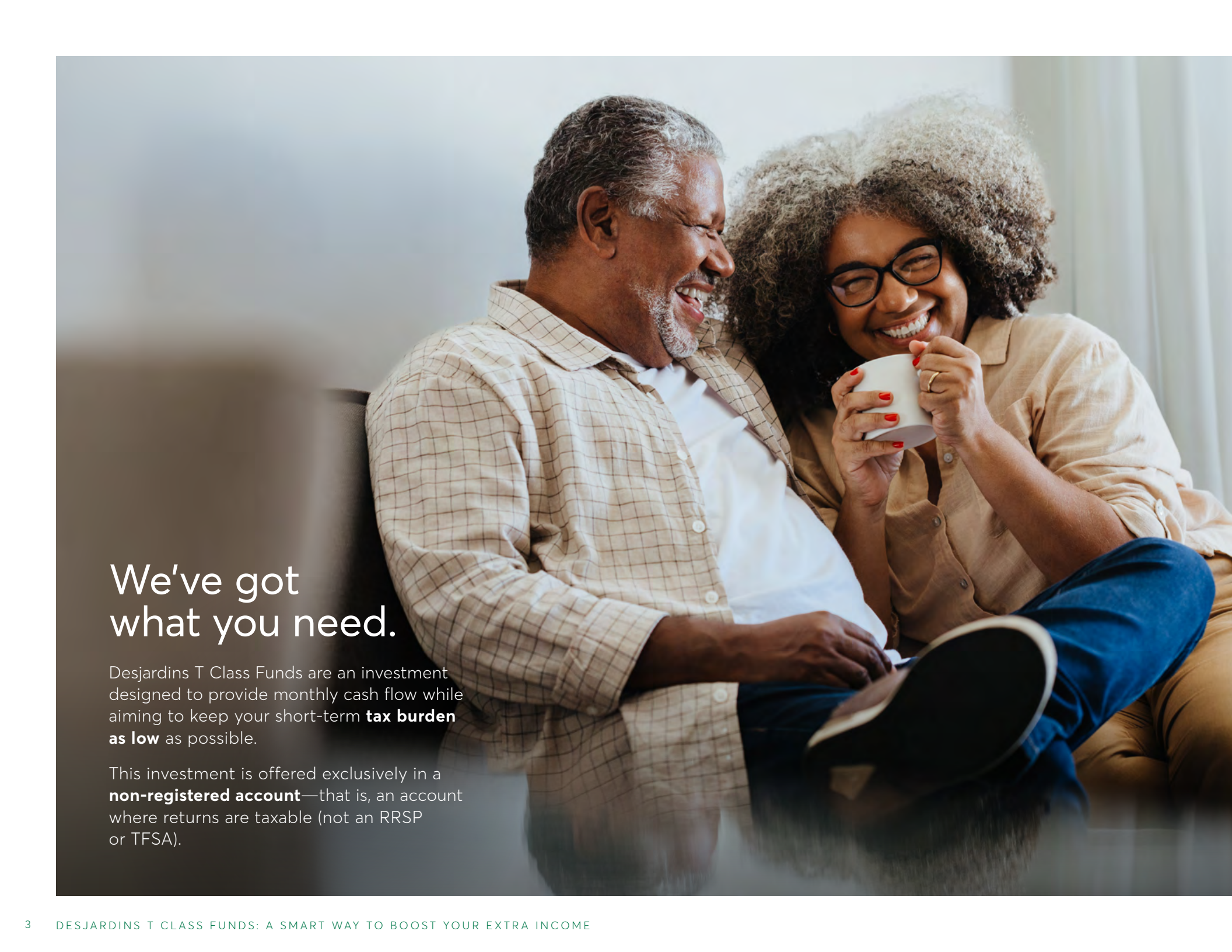
Desjardins T Class Funds

A SMART WAY TO BOOST
YOUR EXTRA INCOME

 **Desjardins**
Wealth Management
Investments



Are you looking to generate a steady stream of monthly revenue while keeping your tax bill as efficient as possible?

A photograph of an elderly couple sitting together on a couch. The man, on the left, has grey hair and a beard, wearing a light-colored checkered shirt over a white collared shirt. The woman, on the right, has voluminous curly grey hair, wears glasses and a light-colored button-down shirt. She is holding a white mug and smiling warmly at the man. They appear to be in a relaxed, happy moment.

We've got what you need.

Desjardins T Class Funds are an investment designed to provide monthly cash flow while aiming to keep your short-term **tax burden as low** as possible.

This investment is offered exclusively in a **non-registered account**—that is, an account where returns are taxable (not an RRSP or TFSA).

What you need to know about Desjardins T Class Funds

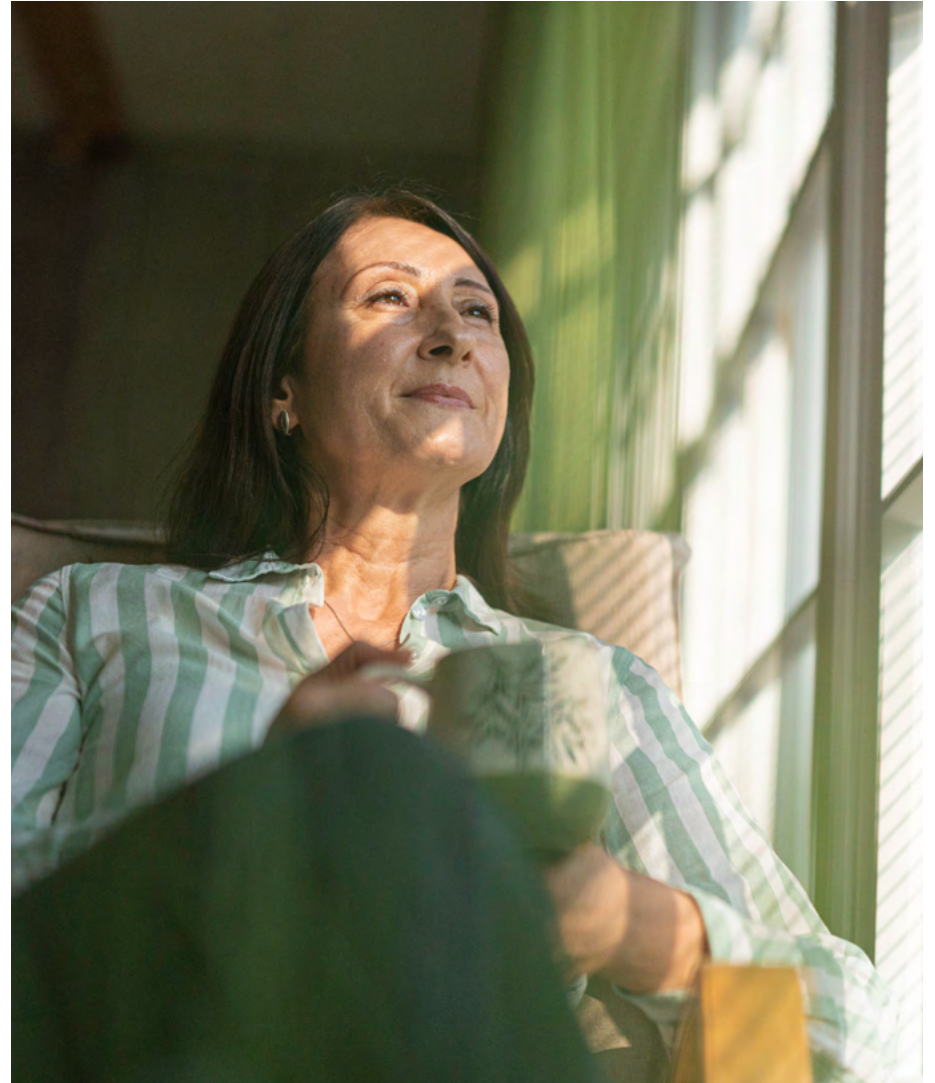
Each month, these funds pay you an amount known as a **distribution**. The “T” stands for the target distribution rate—for example, T5 = 5%¹.

Distributions may come from various sources:

- Interest
- Dividends
- Capital gains
- And sometimes, a portion of your original investment (return of capital)

The portion referred to as a “return of capital” is not taxable when you receive it. Instead, the tax is deferred until you sell your investment.

Owning Desjardins T Class Funds is a bit like owning a rental property—minus having to unclog a sink on a Saturday morning!



¹ Percentage applied to the fund's net asset value (NAV) as at the last day of the previous calendar year. The net asset value is the price at which you buy or sell your units.

Three reasons to choose Desjardins T Class Funds



To generate a steady stream of income

- Monthly payments—often stable and easy to budget for
- No need to sell units yourself



To reduce taxes now

- A portion of the income is not immediately taxable
- Taxes are deferred over time



Because it's simple

- Payments are automatic

Are Desjardins T Class Funds right for you?

T Class Funds are often a good fit if you:

- invest in a non-registered account;
- are looking for monthly income;
- are retired or approaching retirement;
- want to supplement your existing income;
- prefer a simple, hands-off solution;
- expect your tax rate to be lower in the future.

Keep in mind:

- Returns are not guaranteed;
- Receiving a return of capital gradually reduces the investment's book value;
- Taxes are not eliminated—they are simply deferred;
- Like any investment, these funds should be selected based on your personal situation, risk tolerance, and objectives.



IF YOU'RE LOOKING FOR A **STEADY, TAX-EFFICIENT STREAM** OF INCOME WITHOUT ADDED COMPLEXITY, DESJARDINS T CLASS FUNDS MAY BE RIGHT FOR YOU. TALK TO YOUR ADVISOR TO LEARN MORE.

The Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by registered dealers.



Desjardins®, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.