

## **PRESS ROOM**

### **NEW TOOLS TO HELP BETTER UNDERSTAND YOUR INVESTMENTS**

December 22, 2016

Together with the industry, Canadian regulatory authorities have established new rules to help you keep track of your investments. Known as the “Client Relationship Model”, this regulatory reform is perfectly aligned with our values, as it makes life simpler through clear, easier to understand communication.

This reform seeks primarily to:

- Disclose all charges associated with your investments in greater detail.
- Provide complete disclosure on the performance of your investments.
- Strengthen your relationship of trust with your representative.

This reform delivers a host of benefits you’ll appreciate. Enclosed with your Desjardins Funds investment statements as at December 31, 2016 are two new reports for each of your accounts. These reports are intended to provide clear information on the costs of your investment funds.

They will provide a better understanding of your investments and facilitate exchanges with your representative.

#### **New way of calculating your investment performance**

The first report is on your investment performance. In particular, it shows the annualized percentage returns on your investments for the previous year and since opening your accounts, as well as over three-, five- and ten-year periods.

Percentage returns on your investments are determined using a new calculation method that takes into account deposits and withdrawals made by you personally, as well as any dividends and interest paid to you.

As these fund movements differ for each investor, this new calculation method provides information on the returns obtained by you personally on your investments and a better understanding of how they performed.

## **More transparent, easier to understand charges**

The second report includes an annual summary of the charges and costs associated with your investments, which includes any compensation received by Desjardins Financial Services Firm Inc.\* in relation to your accounts.

These tools provide a better understanding of your investment portfolio and its performance.

## **YOUR REPRESENTATIVE IS YOUR BEST ALLY**

For any questions about the performance of your Desjardins Funds or associated charges, don't hesitate to contact your representative, an investment professional available 24/7 to guide you and meet your needs.

Your representative is a key ally for help in identifying the investment products that best fit your investor profile. Building a close relationship with your representative helps improve your savings discipline to bring big plans within reach and grow your wealth.

\*Desjardins Financial Services Firm Inc. is the mutual funds dealer that distributes Desjardins Funds in the Desjardins caisses.