

# It pays to work with an investment advisor!

Your investment advisor puts **their expertise** to work for you, providing support at every stage of your life to **help you achieve your financial objectives.**

**Both partner and ally in managing your wealth,** they contribute to your well-being and that of your family.

## Advice that's worth its weight in gold

- 2 times the savings rate of households that manage their own finances, for greater accumulated wealth over time<sup>1</sup>
- 1.5% faster portfolio growth than households that don't use an investment advisor<sup>2</sup>
- Almost 3 times the assets of non-advised households, thanks to the savings habits instilled by your investment advisor<sup>1</sup>

1. Investment Funds Institute of Canada – IFIC, *New Evidence on the Value of Financial Advice*, Jon Cockerline, PhD, 2012.

2. Ryan Rich, Colleen M. Jaconetti, Francis M. Kinniry Jr., Donald G. Bennyhoff, and Yan Ziberling, 2015. *Putting a value on your value: Quantifying Vanguard Advisor's Alpha*. Valley Forge, Pennsylvania: The Vanguard Group, Inc., and according to a 2012 study by the Center for Interuniversity Research and Analysis of Organizations (CIRANO) – for households in the same situation.

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..

## Leading expertise at your service

- To help determine your investor profile, risk tolerance and financial goals
- To develop investment strategies to best meet your needs
- To stay on top of trends and get recommendations for the most tax-efficient investment vehicles
- To rebuild and balance your portfolio and follow up regularly with you

## Your partner and ally in wealth management

- Puts your interests first
- Makes retirement planning easier, which makes your retirement more comfortable
- Makes emotional investment decisions and common investment pitfalls a thing of the past
- Offers peace of mind, which doesn't really have a price

**Be free to enjoy what really matters!**