



Subject: We listened to your investment needs

Hello

Thank you for attending one of our education sessions to learn more about Desjardins and your Group Retirement Savings Plan. We understand financial empowerment is important to you, and we were happy to hear your questions and comments. Based on the feedback we received, we have added more flexibility to your investment options. These options are now available in your plan.

What are the changes to your investment options?

The Fidelity ClearPath® target date funds are now an option through either a LifeCycle Path solution or a build-it-yourself investment portfolio. In other words, you can now combine a target date fund with other funds in your portfolio.

What are your options?

Recognizing not everyone shares the same level of interest, know-how and time that's required to select and stay on top of their investments and to ensure there are options, you have the choice of selecting one of two different investment paths.

Option 1

A LifeCycle Path, an all-in-one solution offered by the Fidelity ClearPath® target date funds. All you have to do is choose one fund closest to the year you expect to retire and leave the rest to the investment professionals to manage for the long term. Keep in mind that these funds are meant to be complete portfolios in and of themselves and work best if you keep all your retirement savings in the same fund.

Option 2

Build your own investment portfolio. You can select an investment mix of different funds based on your investor profile including the target date funds. Before selecting your investments, it's a good idea to complete the online investor profile questionnaire and refer to the suggested asset allocation between equities, bonds, and cash. Keep in mind that you'll have to manage your portfolio over time to make sure it continues to reflect your personal situation and tolerance for risk.

Please refer to the [FAQ](#) to learn more about your investment options and refer to the appendix for more information on these funds. It's important to note that these are recommendations only.

What if you don't select any investment options?

If you don't select your investment options prior to the transfer from Sun Life, your current assets and your future contributions will be invested by default in the Fidelity ClearPath® fund that aligns with your expected retirement year (assuming age 65). You can always change your investment selections at any time after the asset transfer.

Questions?

If you are unsure about your investment selections, please contact Desjardins at 1-800-968-3587 (Monday to Friday, 7 am to 7 pm CT). You can also contact Onyx Financial Group for financial planning or other investment advice via www.onyxfinancial.ca.

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