

# Working with an advisor

TO HELP YOU ACHIEVE YOUR  
FINANCIAL OBJECTIVES



# Are you looking to maximize your wealth?

## We've got the expertise you need

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



## Key facts about the advantages of working with an advisor

1 **Help determining** your investor profile and risk tolerance, based on your investment horizon and financial goals. Strategies will be developed to meet your needs.

2 **Information about the latest trends**, plus recommendations on the most tax-efficient investment vehicles for your circumstances.

3 Your portfolio will be **built** and **rebalanced** as needed, and you will receive follow-ups regularly.

4 **A higher savings rate**, meaning you could accumulate greater wealth over time.

5 Annual portfolio **growth that's potentially higher** than the households that don't use an investment advisor.

6 **Tips** on good saving habits.

# Your advisor is a specialist

With your best interests in mind, your advisor studies market trends and determines how they will affect your assets.

Your advisor belongs to a financial services or securities firm that has been duly registered with a regulatory authority. That means they're governed by a regulatory framework, their activities are monitored and they follow a code of ethics.

Your advisor can also connect you with other asset management professionals, including financial planners, tax specialists, accounts and notaries.<sup>1</sup>

Your advisor gives you peace of mind!



<sup>1</sup> Internal or external Desjardins partners.

# The numbers speak for themselves!



## 3.9 x

**MORE SAVINGS AFTER 15 YEARS**

**Investors who have worked with an advisor for 7 to 14 years have 2.9 times more in savings than investors who haven't. Investors who have worked with an advisor for 15 years or more accumulate 3.9 times more in savings.<sup>2</sup>**



## 88%

**of investors in 2017 said their advisor helped them obtain better returns.<sup>3</sup>**



## 3%

**The approximate value of the increased returns (after taxes and management fees) added by an advisor who offers comprehensive services such as wealth management, portfolio construction and helping clients stick to their financial plans.<sup>4</sup>**


<sup>2</sup> IFIC. Advice creates strong value for Canadians, Advisor Insights, May 2017, p. 1. (Accessed November 5, 2020)

<sup>3</sup> IFIC. Canadian mutual fund investors' perceptions of mutual funds and the mutual fund industry: 2017 report, November 17, 2017, p. 27. (Accessed November 5, 2020). Note: Pollara survey data for the IFIC from July 11 to 25, 2017, among 1,000 mutual fund holders in Canada (±3.1% margin of error)

<sup>4</sup> VANGUARD CANADA INVESTMENTS INC. Advisor's alpha: You make the difference – Quantifying your value to your clients. (Accessed November 5, 2020)


ADVISORS PROVIDE ADDED VALUE, HELPING YOU BETTER MANAGE YOUR WEALTH. ENJOY THE BENEFITS OF **WORKING WITH AN ADVISOR.**





# Desjardins, a name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. It enjoys excellent credit ratings comparable to those of several major Canadian and international banks. It is recognized as one of the most stable financial institutions in the world.



**Your advisor can recommend the investment product that's right for you based on your personal situation and financial objectives. Talk to your advisor today.**



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