

# Setting Sail for the Future Education Centre

To guide and support group retirement savings plan participants



Under the Capital Accumulation Plan (CAP) Guidelines, you are responsible for providing ongoing communication to your plan participants with respect to plan activities and investments.

We help you meet these responsibilities with the Setting Sail for the Future Education Centre. This centre, which reflects our commitment to providing you with the best possible support, gives your participants access to the services of highly qualified personnel and an industry recognized set of education programs.

Here is an overview of these programs.

## When your employees enrol in the plan

### 1. Enrolment Sessions

These sessions are a key step in the plan implementation process. At the sessions, your employees learn about the characteristics of their plan, are initiated into the world of investments and become aware of the importance of properly planning their retirement. Based on your needs, these sessions can be given on site or online.

### 2. Setting Sail for the Future Enrolment Kit

Distributed at the enrolment sessions, the kit introduces your employees to the various stages of good retirement planning and encourages them to develop a personal retirement savings plan. It uses the theme of a sea voyage with five ports of call to illustrate these stages and a guide to help them navigate safely through the world of investments. It also provides user-friendly tools to help them with such tasks as determining their investor profile.

### 3. Enrolment at Home: an integrated multimedia program

This program provides employees who are unable to attend the initial session with an opportunity to receive information and enrol in the plan online.



Money working for people



## Throughout their working life...

In order to fully appreciate their group retirement savings plan, your plan participants must clearly understand and be able to effectively use the management tools at their disposal. That's why we guide and support them throughout the year with industry-recognized programs that help them actively manage their retirement savings plan.

### 1. Ongoing Worksite Support

To remain in constant communication with your participants, we routinely arrange group meetings as well as on-site or online education sessions and seminars that cover various topics of a financial nature. These sessions are designed to guide them in their decision making so that they can achieve their retirement objectives.

### 2. Online Participant Services

The Participant Services Web site is a great source of information and tools designed to help your participants plan their retirement.

- **On Target Retirement**, a personalized retirement planning simulator, allows them to determine their financial retirement goals, keep track of them and make adjustments as their circumstances change.
- **My Education Centre** helps them better manage their retirement savings plan with easy-to-use tools and useful information. This is where they'll find the online version of Setting Sail for the Future, our retirement education and financial planning program.

- **My Account** gives them access to all the financial information concerning their plan, such as the balance of their investments and their transaction history.
- **My Personal Teller** offers them an opportunity to play an active role in managing their group retirement plan by allowing them to carry out their transactions online. For instance, from My Personal Teller they can view their account balance and asset mix, make changes to their investment instructions and transfer assets between funds.

### 3. Setting Sail for the Future Phone Line

The Setting Sail for the Future Phone Line offers a personalized, efficient and easy-to-use service that provides quick access at all times to the information your participants need. Participants can also call the representatives of the Setting Sail for the Future Phone Line to make changes to personal information, determine their investor profile and much more.

### 4. Participant Communication

Setting Sail for the Future semi-annual newsletter informs your participants about economic and financial matters. It is designed to encourage them to carefully plan their retirement so that they can reach their retirement goals.

The Participant Statement shows the participant's retirement assets and account transactions. Participants can view their statement at any time on the Participant Services Web site.

## And for the transition period towards retirement...

### Destination Program

Destination is an education program for participants transitioning towards retirement. More than just a simple array of retirement products, this program reflects our commitment to guiding your participants in the decisions they have to make as they approach this important stage of their lives.

Fully integrated with our financial education program Setting Sail for the Future, Destination shows your participants how to ease into the transition phase of retirement and ensures they are ready when the time comes. Inspired by the Capital Accumulation Guidelines, Destination gives your participants a clear picture of the different aspects of retirement-transition planning.



Group Retirement Savings Solution by Desjardins Financial Security – Fund research and portfolio construction by Morningstar

Desjardins Financial Security® and Foresight™ are trademarks owned by Desjardins Financial Security Life Assurance Company

Desjardins Financial Security ("Desjardins") has retained Morningstar Research Inc. ("Morningstar"), a wholly-owned subsidiary of Morningstar, Inc., to provide fund research, analytical, data compilation and portfolio construction services for Desjardins's "Foresight Group Retirement Solution" program. Morningstar is providing consulting services only to Desjardins, and is not acting in the capacity as an advisor to investor clients of Desjardins. The "Morningstar" name and logo are registered marks of Morningstar, Inc.

Committed to sustainable development, Desjardins Group favours the use of paper that is manufactured in Canada in accordance with recognized environmental standards.

