

Foresight™ lifecycle portfolios

Retirement investing made easy



Making the right investment choices for retirement isn't easy. And keeping track of those investments can be even more difficult. To retirement plan participants who are not prepared to make these decisions themselves, the task may seem a little daunting.

At the same time, the Capital Accumulation Plan (CAP) Guidelines have highlighted plan sponsor responsibilities with regard to ongoing participant communication and education, especially with respect to investments.

Foresight is a solution that will both assist your employees and help you fulfill your responsibilities.

Foresight lifecycle portfolios

Foresight lifecycle portfolios will simplify your participants' investment management by allowing them to follow a customized retirement path in accordance with their age and risk tolerance.

Foresight portfolios have been designed to offer a diversified investment portfolio which balances investment risk with investment return. Each portfolio carries a different risk profile, from one designed for aggressive, long-term growth, to a conservative portfolio designed to deliver modest growth but with a focus on protecting and preserving capital.

The portfolios are constructed from a group of leading institutional money managers, each with a proven process and approach.

How does it work?

Foresight's unique retirement paths make saving in a group plan easy.

1. Your participants simply choose a risk path they are most comfortable with (Growth, Balanced or Secure).
2. Based on their current age, Foresight will recommend them the appropriate portfolio.
3. As time passes, **Foresight** automatically shifts your participants to a more appropriate portfolio which, over time, is more conservative, in order to reduce investment risk as retirement approaches. Your participants no longer have to worry about their portfolio being too conservative to produce a sufficient retirement nest egg over the long term, or being too aggressive closer to retirement to put their hard earned savings at undue risk.

It's that easy!

Morningstar's peace of mind

Your participants benefit from the investment expertise of Morningstar to produce portfolios built employing exhaustive research and investment experience.

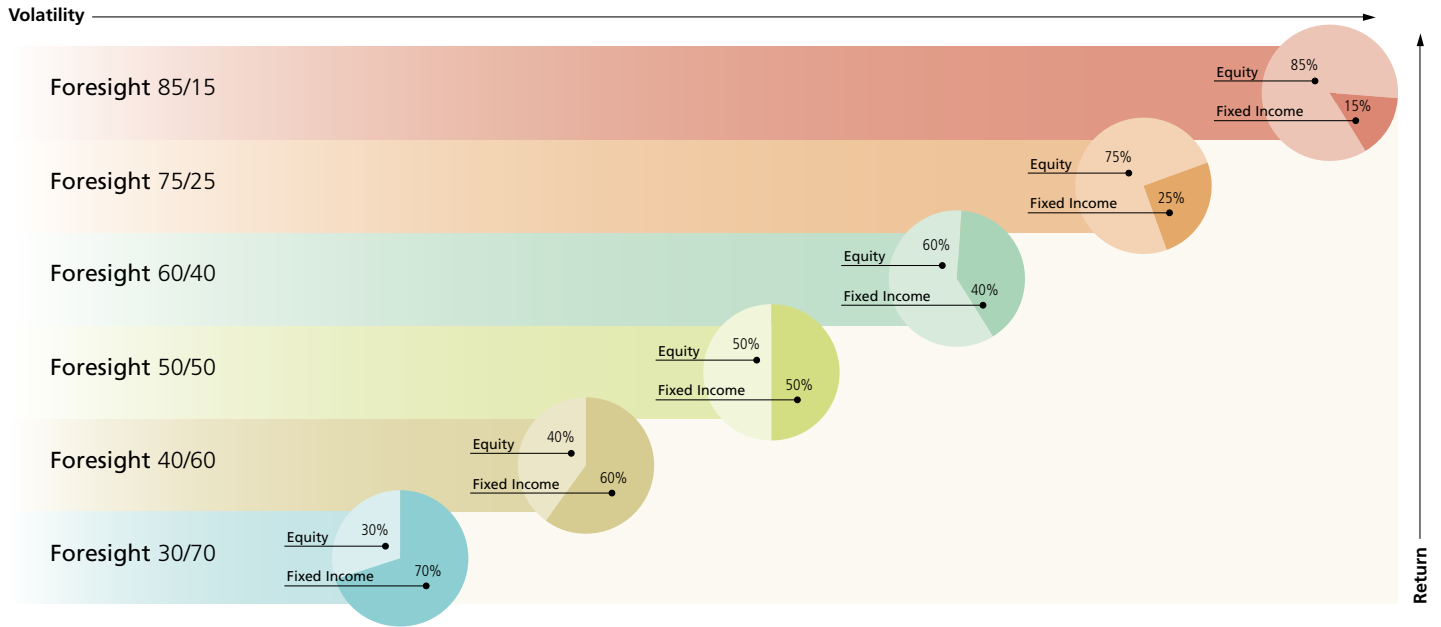
Morningstar's team of fund analysts has performed extensive research and due diligence on each of the funds, and the portfolios have been carefully constructed to ensure diversification and appropriate risk management. It's the way investing for retirement should work.



Money working for people



Foresight portfolios



Foresight paths toward retirement

| | Age 20 | Age 30 | Age 40 | Age 50 | Age 60 | Age 60 + | |
|-------------------------|--------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Foresight Secure Path | | Foresight 60/40 | | Foresight 50/50 | Foresight 40/60 | Foresight 30/70 | |
| Foresight Balanced Path | | Foresight 75/25 | Foresight 60/40 | Foresight 50/50 | Foresight 40/60 | Foresight 30/70 | |
| Foresight Growth Path | | Foresight 85/15 | Foresight 75/25 | Foresight 60/40 | Foresight 50/50 | Foresight 40/60 | Foresight 30/70 |

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

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