

Bring your dreams to life

with your group retirement savings program

Discover the advantages!

- Expert guidance and support
- A wide selection of closely monitored investment funds
- Hassle-free investment options
- Lower investment fees*, thanks to group buying power
- The benefits of payroll deductions:
 - Immediate tax savings, for most plans
 - Disciplined investing, to help make the most of market swings

* Fees are lower than those typically charged outside of a group plan.

**Subject to plan rules. For details, consult the *Summary of your Group retirement savings program*.

Desjardins Insurance makes it easy to reach your goals

Guidance

every step of the way

Education advisors

Helping you get the most out of your savings program.

Call centre representatives

Always ready to answer your questions.

Penny, your digital assistant

Providing ongoing tips to keep you on track!



Tools and resources at your fingertips

via Omni, our mobile app, or dfs.ca/GroupPlanMember

On Target Retirement®

A handy goal tracker that lets you know where you stand, and how to get where you want to go!

The Wellness Centre

Practical resources to help you build healthy financial habits and support your peace of mind.

Videos and online education

- A personalized video to help you reach your retirement goals
- Snappy videos to clarify savings concepts
- Interactive online classes to get comfortable with various personal finance topics

Create an account, enrol and take full advantage of your program!



There's no better time to get started

Step 1 | Create and access your account

You'll need your group number

and your plan member or employee number.

Via Omni—our mobile app

Download Omni and click through the welcome screens.

- On the Omni home screen, select **Group retirement savings**.
- Click **Register**, located under the *Log on button*, to create your user ID and password.



Via dfs.ca/GroupPlanMember

Below the image, a tutorial is there to guide you. Or, just follow these steps:

- In the image, click the green **Go** button, located under *Log on to your account*.
- In the right-hand section, click **Register** to create your user ID and password.

To access your account, enter your new user ID and password. Click **Log on** and you're in!

Step 2 | Join the program by enrolling

Now that you've accessed your account, it's time to join your group retirement savings program!

It's easy:

- 1 Under the welcome message, **click the green button that corresponds to the plan you want to enrol in**.
- 2 **Just follow the steps!** And when choosing your savings amount, take full advantage of your employer matching contributions.

Already joined but want to enrol in another plan?

If your program offers another plan that you're eligible to enrol in, click **Enrol** under *My transactions*. For details on your plan rules, consult the *Summary of your Group retirement savings program*.

Note: We recommend that you assess with a qualified advisor how this program complements your overall financial strategy.

Set off on the right track

Once enrolled, use **On Target Retirement®** to make sure you've set the right savings amount to reach your goals.

To make a change, click **Contribute** under *My transactions*.

If payroll deduction changes can't be submitted online, contact your employer.

Step 3 | Watch your money grow

And keep checking back, to stay on track. **Omni** is your mobile one-stop-shop to stay on top of your savings—designed to help bring your dreams to life. Learn more at desjardinslifeinsurance.com/omni.

Questions?



Your **Group retirement savings** team is here to help, from Monday to Friday, 8 am to 8 pm (ET).

1-800-968-3587



DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company. DESJARDINS, DESJARDINS INSURANCE and related trademarks are trademarks of the Fédération des caisses Desjardins du Québec used under licence by Desjardins Financial Security Life Assurance Company. 200, rue des Commandeurs Lévis (QC) G6V 6R2 / 1-866-647-5013 desjardinslifeinsurance.com

®Registered trademark owned by Desjardins Financial Security Life Assurance Company. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Google Play and Google Play logo are trademarks of Google LLC.