





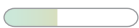





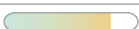
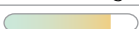

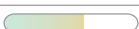
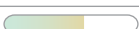










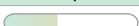

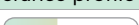


Investment Option	Underlying Index or Fund	Risk Level	The right choice if you're looking for...
<b>TERM INVESTMENT OF INCOME</b>			
Daily Interest Option	n/a	 Low	<ul style="list-style-type: none"> <li>Daily interest on the investment</li> </ul>
Guaranteed Interest Option	n/a	 Low	<ul style="list-style-type: none"> <li>Guaranteed interest for 1 year/3 years/5 years/10 years</li> </ul>
Indexed Account – Money Market (Desjardins)	Desjardins Money Market Fund	 Low	<ul style="list-style-type: none"> <li>Capital preservation while maintaining the liquidity portion of the portfolio</li> </ul>
Indexed Account – Canadian Bond (Desjardins)	Desjardins Canadian Bond Fund	 Low	<ul style="list-style-type: none"> <li>A regular, competitive income stream and capital preservation</li> </ul>
Indexed Account – Short-Term Income (Desjardins)	Desjardins Short-Term Income Fund	 Low	<ul style="list-style-type: none"> <li>A regular, competitive income stream and capital preservation</li> </ul>
Indexed Account – Bond	FTSE Canada Universe Bond Index	 Low	<ul style="list-style-type: none"> <li>Returns based on Canadian bonds from the public and private sectors</li> <li>A reasonable fixed income stream combined with capital preservation</li> </ul>
<b>CANADIAN EQUITY</b>			
Indexed Account – Canadian Balanced (Franklin Bissett)	Franklin Bissett Canadian Balanced Fund	 Medium-Low	<ul style="list-style-type: none"> <li>A balance of current income and long-term capital appreciation through investments in Canadian fixed-income and equity securities</li> </ul>
Indexed Account – Dividend Income (Desjardins)	Desjardins Dividend Income Fund	 Medium-Low	<ul style="list-style-type: none"> <li>Tax advantages associated with Canadian dividend income, and a way to minimize the risk of a portfolio consisting primarily of Canadian equities</li> </ul>
Indexed Account – Dividend Income (Franklin Bissett)	Franklin Bissett Dividend Income Fund	 Medium-Low	<ul style="list-style-type: none"> <li>Consistent returns through investments in dividend-paying common shares and preferred shares</li> </ul>
Indexed Account – Canadian Balanced (Fidelity)	Fidelity Canadian Balanced Fund	 Medium-Low	<ul style="list-style-type: none"> <li>A balanced asset mix with the potential for capital growth</li> </ul>
Indexed Account – Canadian Equity Value (Desjardins)	Desjardins Canadian Equity Value Fund	 Medium	<ul style="list-style-type: none"> <li>An investment that provides long-term capital appreciation</li> <li>A Canadian core equity fund and an excellent selection of undervalued securities</li> </ul>
Indexed Account – Canadian Equity (Fidelity True North®)	Fidelity True North® Fund	 Medium	<ul style="list-style-type: none"> <li>Long-term capital appreciation with an emphasis on capital preservation by investing primarily in Canadian equity securities</li> </ul>
Indexed Account – Canadian	S&P/TSX 60 Index	 Medium-High	<ul style="list-style-type: none"> <li>Returns driven by the Canadian large-cap equity market</li> <li>Above-average capitalization in the long term with capital preservation</li> </ul>
Indexed Account – Specialty Equity (NEI Northwest)	NEI Northwest Specialty Equity Fund	 Medium-High	<ul style="list-style-type: none"> <li>Potential of superior capital gains over the long term</li> </ul>
<b>FOREIGN EQUITY</b>			
Indexed Account – American Equity Value (Desjardins)	Desjardins American Equity Value Fund	 Medium	<ul style="list-style-type: none"> <li>Investments that provide long-term capital gains</li> <li>A U.S. large-cap core fund that selects undervalued U.S. corporate securities</li> </ul>
Indexed Account – Global Dividend (Desjardins)	Desjardins Global Dividend Fund	 Medium	<ul style="list-style-type: none"> <li>Income and long-term capital growth</li> <li>Wide geographic diversification</li> </ul>
Indexed Account – International Equity Value (Desjardins)	Desjardins Overseas Equity Value Fund	 Medium	<ul style="list-style-type: none"> <li>Long-term capital appreciation investment</li> <li>A core fund for markets outside North America</li> </ul>
Indexed Account – International Equity Growth (Desjardins)	Desjardins Overseas Equity Growth Fund	 Medium	<ul style="list-style-type: none"> <li>Long-term capital growth by investing in equity and equity-related securities of companies located or operating outside North America, as well as in emerging markets where applicable</li> </ul>

Investment Option	Underlying Index or Fund	Risk Level	The right choice if you're looking for...
<b>FOREIGN EQUITY (CONT.)</b>			
Indexed Account – American	S&P 500 Index (in Canadian dollars)	 Medium-High	<ul style="list-style-type: none"> <li>High long-term capitalization achieved by investing in one of the world's largest economies</li> <li>Returns driven by the American equity market</li> </ul>
Indexed Account – European	MSCI Europe Index, net total return (in Canadian dollars)	 Medium-High	<ul style="list-style-type: none"> <li>High long-term growth potential through broad stock market diversification</li> <li>Exposure to European markets</li> </ul>
Indexed Account – Japanese	MSCI Japan Index, net total return (in Canadian dollars)	 High	<ul style="list-style-type: none"> <li>High long-term growth potential through broad stock market diversification</li> <li>Exposure to the Japanese markets</li> </ul>
Indexed Account – Technology	Nasdaq 100 Index (in Canadian dollars)	 High	<ul style="list-style-type: none"> <li>Returns based on the performance of foreign (including U.S.) non-financial companies</li> <li>High long-term capitalization by participating in various sectors of the American economy</li> </ul>

**For a package of equities and bonds that suits your personal risk tolerance profile, you can choose from these options:**

Investment Option	Underlying Index or Fund	Risk Level	The right choice if you're looking for...
<b>BALANCED AND DIVERSIFIED ASSETS</b>			
Indexed Account – Diversified Income (Franklin Quotential)	Franklin Quotential Diversified Income Portfolio	 Low	<ul style="list-style-type: none"> <li>Easy-to-manage investments that do not need to be administered or rebalanced</li> <li>An investment that generates income today and provides capital appreciation for the future</li> </ul>
<b>Suitable for a secure risk tolerance profile</b>			
Indexed Account – Balanced Income (Franklin Quotential)	Franklin Quotential Balanced Income Portfolio	 Low	<ul style="list-style-type: none"> <li>Easy-to-manage investments that don't need to be administered or rebalanced</li> <li>Steady appreciation and capital preservation</li> </ul>
<b>Suitable for a secure risk tolerance profile</b>			
Indexed Account – Tactical Balanced (Desjardins)	Desjardins Tactical Balanced Fund	 Medium-Low	<ul style="list-style-type: none"> <li>Long-term capital appreciation with limited capital</li> <li>Full diversification with access to all asset classes in a single fund</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			
Indexed Account – Quebec Balanced (Desjardins)	Desjardins Quebec Balanced Fund	 Medium-Low	<ul style="list-style-type: none"> <li>Tactical management using stocks and bonds issued by government agencies and companies whose head office and key decision-making centre is located in Quebec</li> <li>Reasonable income and long-term capital gains</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			
Indexed Account – U.S. Monthly Income (Fidelity)	Fidelity U.S. Monthly Income Fund	 Medium-Low	<ul style="list-style-type: none"> <li>A combination of a steady flow of income and the potential for capital gains by investing in a mix of U.S. income-producing securities</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			
Indexed Account – Income and Growth (CI Signature)	Signature Income & Growth Fund	 Medium-Low	<ul style="list-style-type: none"> <li>A steady flow of current income</li> <li>Capital preservation through exposure primarily to equity, equity-related and fixed-income securities of Canadian issuers</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			
Indexed Account – Balanced Growth (Franklin Quotential)	Franklin Quotential Balanced Growth Portfolio	 Medium-Low	<ul style="list-style-type: none"> <li>Easy-to-manage investments that don't need to be administered or rebalanced</li> <li>Capital preservation with a focus on long-term growth</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			
Indexed Account – Growth (Franklin Quotential)	Franklin Quotential Growth Portfolio	 Medium-Low	<ul style="list-style-type: none"> <li>Easy-to-manage investments that don't need to be administered or rebalanced</li> <li>Steady portfolio growth over the long term</li> </ul>
<b>Suitable for a moderate risk tolerance profile</b>			

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