

Our service offering for Signature Service

DESJARDINS SIGNATURE SERVICE



Appendix to the "Our Service Offerings" section of the Relationship Disclosure Document and Agreements

The Signature Service offers turnkey solutions designed for affluent clients with complex needs. Our team of seasoned experts will guide you in building your wealth and will manage your finances in a proactive and structured way.

This Appendix provides additional information on the investment services offered to Signature Service clients by Desjardins Securities Inc., Desjardins Group's brokerage firm.

As a securities dealer, Desjardins Securities is a member of the Canadian Investment Regulatory Organization (CIRO) and the Canadian Investor Protection Fund (CIPF). It complies fully with the regulations governing its activities to protect its clients and preserve financial market integrity.

The Relationship Disclosure Document and Agreements describe the rules strictly followed by Desjardins Securities and presents the obligations of your Advisor, the protections you are entitled to, as well as other important information.

This Appendix should therefore be read in conjunction with Desjardins Securities' Relationship Disclosure Document and Agreements.

Signature Service Discretionary Management Service Accounts

Through its Signature Service, Desjardins Securities offers its clients Discretionary Management Service accounts on a mandate-only basis (sometimes referred to as "Signature Service Discretionary Management" accounts), for which investment decisions are made on an ongoing basis by a portfolio manager who makes and executes investment decisions on your behalf.

The assets in a Signature Service Discretionary Management account are managed according to a mandate you have chosen with the help of your Advisor.

Desjardins Securities, which has primary responsibility for managing Signature Service accounts' mandates, is supported by the renowned team of investment specialists at Desjardins Global Asset Management Inc.

The mandate you choose with the help of your Advisor is suited to your investor profile and identified in the Account Application Form you sign. The initial mandates that are identified in the Account Application Form can be modified with your consent. Buy and sell transactions are made by Desjardins Securities according to the provisions of the selected mandate and on the advice of the authorized portfolio manager.

Depending on your needs, the Signature Service mandates are comprised of securities portfolios (exchange-traded fund (ETF) portfolios or portfolios combining ETFs and equities) and fund portfolios. The range of funds and ETFs that make up our portfolios are, for the most part, designed by teams of experts at Desjardins and include Desjardins funds and ETFs.

Fees applicable to the Signature Service Discretionary Management accounts are calculated as a percentage of assets under management. Fee rates are presented on the Signature Service Discretionary Management Account Application Form signed by the client.

Cash, registered and non-registered accounts are available under this service offering.

Signature Service Advisory Accounts

Through its Signature Service, Desjardins Securities also offers its clients "advisory accounts" where clients are responsible for the investment decisions but can rely on advice given by their advisor.

Since Desjardins Securities advisors meet high professional standards, the advice they provide is impartial and their recommendations correspond to your investor profile and investment objectives.

The products offered in Signature Service advisory accounts are primarily comprised of a broad range of fixed-income securities, such as government bonds (federal, provincial or municipal), Guaranteed Investment Certificates, and investment solutions designed by experts at Desjardins that include our ETFs, funds and fund portfolios, the Desjardins Investment Savings Account and Desjardins structured notes.

Your advisor will also help you develop investment strategies suited to your specific investment needs, for instance, by designing and implementing transition and asset repatriation plans.

Signature Service advisory accounts are offered with a fee-based pricing structure.

Cash, registered and non-registered accounts, and margin accounts are available under this service offering.

Please read the "General Account Agreement" for the terms and conditions governing Signature Service accounts offered by Desjardins Securities, as well as the "Discretionary Management Service Account Agreement."