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THE DESJARDINS INSURANCE & WEALTH MANAGEMENT ROADSHOW

**The Shifting Opportunity of Canada's Wealth:
Retirement and Wealth Transfer**

October 23-27, 2017



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70% of Wealth is in the hands of the 55+

	2016	2026
Depression babies (1923-1945)	21%	7%
Baby Boomers (1946-1964)	48%	40%
Generation X (1965-1981)	29%	42%
Millennials (1982-1996)	3%	11%

\$5.4 Trillion reasons why retirement matters!

Source: Investor Economics, Household Balance Sheet
Report – Canada, August 2017



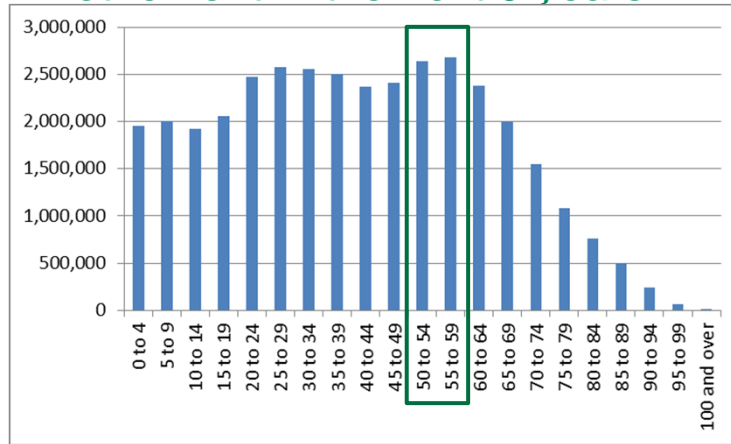
Seize the opportunity!

- By 2026, households over 65 will control 46.8% of total financial wealth in Canada
- \$1,050B expected to move from one generation to the other in the next ten years
- By 2031, one out of four Canadians are projected to be 65 years old and over

Source: Investor Economics, Household Balance Sheet Report
– Canada, August 2017



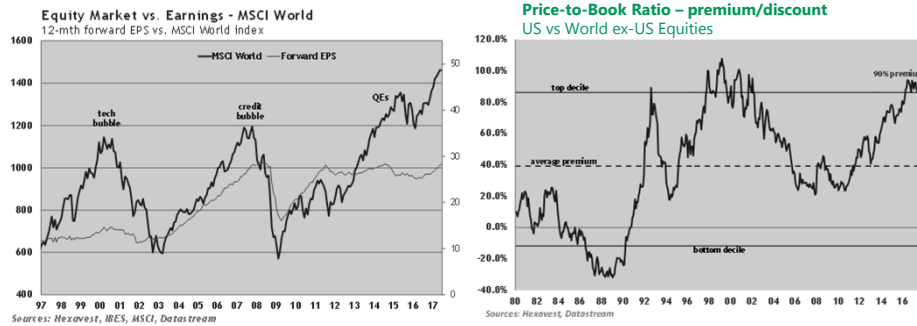
5 million Canadians could take their retirement in the next 5 years!



Source: Statistics Canada, Estimates of population for 2017



Second Longest Bull Market



Second Longest Bull Market in History

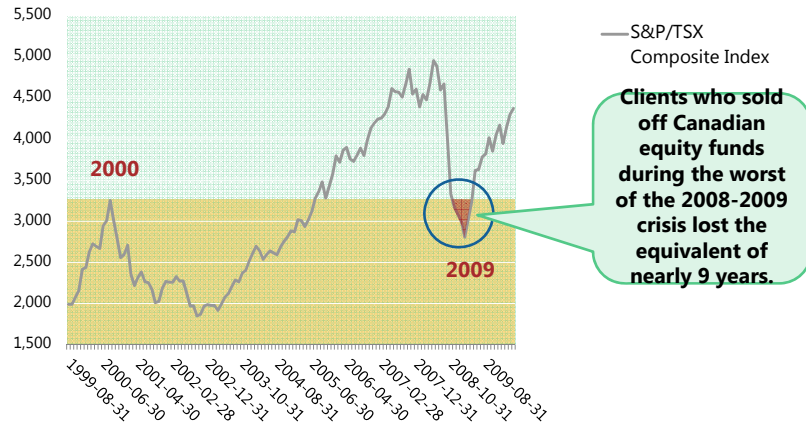
S&P/TSX index to June 30, 2017

Bull & Bear since 1956		Current bull market	
Average gain in bull market	128%	Gain in the bull market	144%
Average length of bull market	51 months	Length of the bull market	100 months
Average loss in bear market	- 28%		
Average length of bear market	9 months		

Source: Investments illustrated, Bloomberg
February 28, 2017



The price of panic

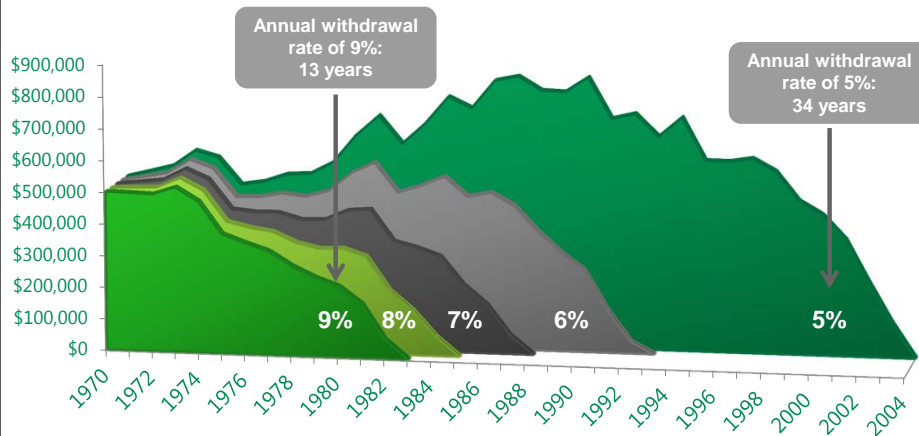


For illustration purposes only. Past performance is not an indication of future results.



Could your clients afford a market drop?

Annual withdrawals as a % of the initial inflation-indexed portfolio value

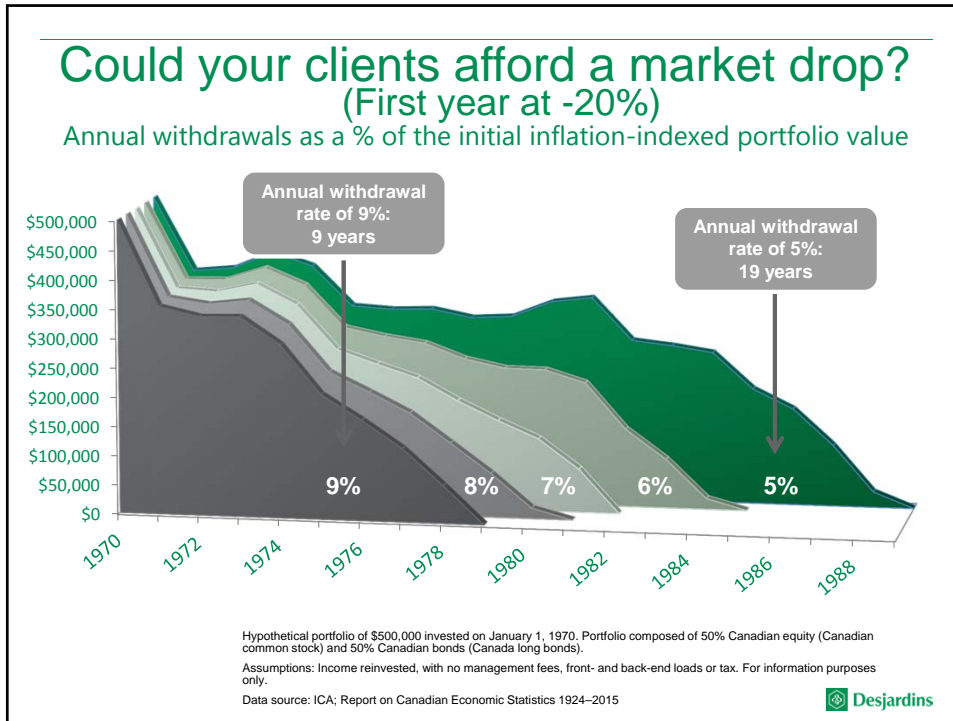


Hypothetical portfolio of \$500,000 invested on January 1, 1970. Portfolio composed of 50% Canadian equity (Canadian common stock) and 50% Canadian bonds (Canada long bonds).

Assumptions: Income reinvested, with no management fees, front- and back-end loads or tax. For information purposes only.

Data source: ICA; Report on Canadian Economic Statistics 1924-2015

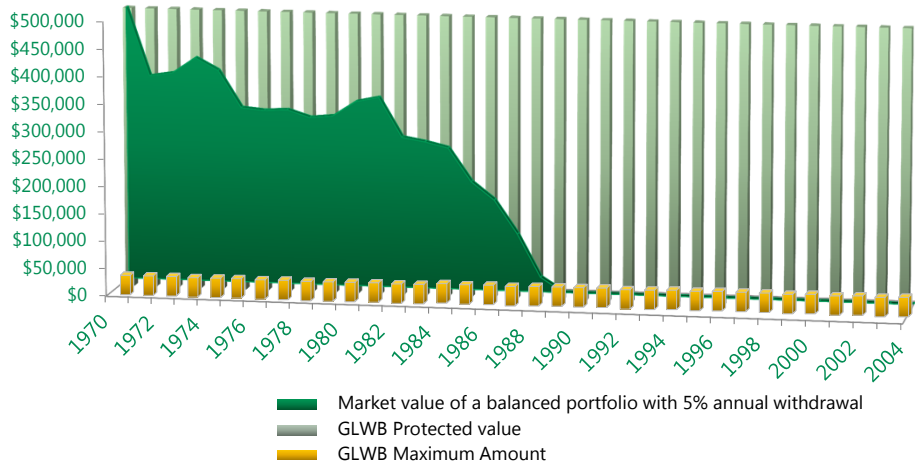




No need to panic!

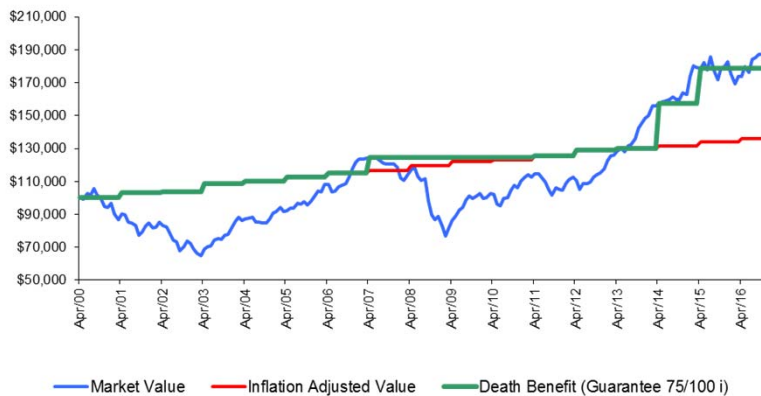
- DFS Solutions can help you
 - Helios2 – 75/100 GLWB: Put a floor in retirement income
 - Helios2 – 75/100 i: The best guarantee for wealth transfer
 - Guarantee Advantage

Helios2 – 75/100 GLWB More money for retirement!



This simulation is for information purposes only and is neither an indication nor a guarantee of future results. Please refer to the Contract and Information Folder for more information on Helios2 – 75/100 GLWB. Desjardins

Protect your clients' gains!



This simulation is for information purposes only and is neither an indication nor a guarantee of future results. Portfolio mix: 10% FTSE TMX Canada Universe Bond, 20% S&P/TSX, 20% S&P500, 50% MSCI World. Please refer to the Contract and Information Folder for more information on Helios2 – 75/100 i.



Guarantee Advantage

- Protect gains while still being exposed to markets
- Seize the transfer of wealth opportunity
- Insurability up to 95



Campaign of December 2017

Guaranteed minimum return and potential maximum return: your comfort zone to grow your savings

Return options	3 YEARS AND 2 DAYS TERM	5 YEARS AND 2 DAYS TERM				
	Global Financials	Global Financials	Europe	Consumer Staples	Canadian Diversified	Canadian Diversified (\$50,000+)
Univeris product code ¹	GA009	GA010	GAK05	GAB38	GAG17	GAJ14
Initial Date	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017	December 7, 2017
Maturity Date	December 9, 2020	December 9, 2022	December 9, 2022	December 9, 2022	December 9, 2022	December 9, 2022
Return (%) (guaranteed minimum – potential maximum)	0 – 9	0 – 35	0 – 35	2.5 – 17	0 – unlimited	0 – unlimited Participation Rate of 110%
Annual return (%) (guaranteed minimum – potential maximum)	0 – 2.91	0 – 6.19	0 – 6.19	0.5 – 3.19	0 – unlimited	0 – unlimited Participation Rate of 110%

Desjardins Financial Security Life Assurance Company reserves the right to suspend **Guarantee Advantage** Deposits for the December 2017 campaign or to postpone the Initial Date.



Hurry up... 2017 Promotion!!!

HELIOS2.

Promo

APPLICABLE FOR NEW CONTRACTS ONLY

First year GLWB Bonus Rate

5% in 2017

- This rate only applies to new Contracts opened in 2017.
- The bonus is available to Contract Owners who did not make any withdrawals in 2017.
- The bonus rate calculation is not proportional to the number of months the client has held their Contract.

For 2017, Desjardins Insurance will use 5% or the rate obtained by applying the calculation formula used to determine the GLWB Bonus Rate, whichever is higher. This promotion applies to new Contracts with the Helios2 – 75/100 GLWB Guarantee from which no withdrawals are made in 2017. New Contracts must be set up by December 20, 2017.

For more information, go to desjardinslifeinsurance.com/helios2.

 Desjardins

Desjardins **PortfolioPlus** is a portfolio optimization service offered by your wholesaling team to efficiently generate fund and/or portfolio analysis reports for you and your clients.

PortfolioPlus reports are available through your sales team and will compare mutual funds, segregated funds, ETFs, stocks and bonds for you in order to enhance your clients' portfolios and to help you in your prospecting activities.

- ✓ Annualized rates of return
- ✓ Best/ worst 12 months
- ✓ Market capture
- ✓ Biggest drop
- ✓ Month of biggest drop
- ✓ Time to recovery (in months)
- ✓ Asset allocation
- ✓ Correlation matrix
- ✓ Historical growth
- ✓ Return vs. Risk



 Desjardins

Financial Planning Services



Support and advice

Support materials

Financial projections



Talk to your Regional Sales Director!

