



# A **Foresight**<sup>®</sup> group savings program for your employees

DISCOVER OUR COMPREHENSIVE  
TURNKEY SOLUTION.



**Desjardins**  
Insurance  
Life • Health • Retirement

Your employees  
are at the heart  
of your business.

Providing a  
workplace  
savings program  
makes sense  
for them, and  
for you.

Our **Foresight**<sup>®</sup> solution is designed to help small and mid-size Canadian organizations thrive, by helping employees bring their whole self to work.

In addition to making saving and retirement planning a breeze, we engage and empower employees to improve their financial health and resilience. Being able to balance long-term goals with short-term priorities contributes to their peace of mind and well-being—and in turn, your organization's success.



# Foresight at a glance

## A program to help your employees reach their goals, and help you reach yours.

Keep in mind there's no employer cost<sup>1</sup> to implementing a Foresight group savings program. Furthermore, employer contributions – which promote participation – may be required<sup>2</sup>.

### Three tax-sheltered plans

#### RRSP

A group registered retirement savings plan (RRSP) is a savings vehicle registered with the Canada Revenue Agency (CRA) offered by an employer to employees. Thanks to payroll deductions, they get to contribute pre-tax dollars that are tax-sheltered until withdrawn at retirement.

[Learn more](#)

#### DPSP

A deferred profit sharing plan (DPSP) is a trust arrangement registered with the CRA that allows employees to share in company profits, helping drive their engagement. Employee contributions are not permitted. This tax-sheltered plan is typically offered with a group RRSP.

[Learn more](#)

#### TFSA

A group tax-free savings account (TFSA) is also a savings plan registered with the CRA. While contributions are made with after-tax dollars, they get to accumulate tax-free. And because withdrawals aren't taxed, it's an ideal vehicle to support short-term as well as long-term savings goals.

[Learn more](#)

### A simple plan sponsor experience

- Straightforward plan setup and hassle-free administration
- A self-serve transactional website to submit contributions and keep on top of your plans
- Ongoing updates via The Essential newsletter
- Support from a dedicated Client Relationship Centre (CRC)
- Peace of mind in knowing that we're helping you meet the *Guidelines for Capital Accumulation Plans* (CAP Guidelines)<sup>3</sup>

#### GOOD TO KNOW

In addition to Foresight investment options that are subject to our rigorous selection and monitoring program, you benefit from our **diversification & monitoring warranty**.



### An engaging plan member experience

- Fully digital, from enrolment onward via Omni, our mobile app, or [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember)
- Financial wellness-focused tools and support, including live webinars
- Personalized videos and communications to promote plan members' next actions
- Guidance from call centre representatives and Penny, our virtual guide
- The opportunity to keep benefiting from group advantages beyond employment

#### TO CONSIDER

Offering **employer contributions**<sup>2</sup> represents one of the most important drivers of employee participation and engagement.



<sup>1</sup> Management fees are captured in investment-related plan member-paid fees (refer to page 6 for details) and DPSP trustee service fees are included in Desjardins Insurance total fees.

<sup>2</sup> Employer contributions are required if the initial asset transfer is less than \$250,000.

<sup>3</sup> Refer to page 7 for more information.

## About our investment offer—key to delivering on our promise

You and your employees can leverage a solid investment lineup that caters to different levels of know-how and interest. From hands-off to hands-on, and an option in between, we have it all covered.

Read on to learn more about our expertly created and monitored Foresight investment options. Its part of our promise to help your employees get where they want to go while letting you focus on what you do best—run your business.

### Our commitment to sustainable outcomes

In addition to Desjardins **SocieTerra** responsible investment (RI) funds, all funds available on the Desjardins Insurance Group retirement savings platform have been carefully considered from the Environmental, Social and Governance (ESG) perspective.

And as a Canadian pioneer and leader in RI\*, it's no surprise Desjardins favours fund managers who also abide by the UN's Principles for Responsible Investment (UNPRI).

\* Desjardins launched the Desjardins Environment Fund in 1990, one of the first of its kind in Canada. Desjardins is the first Canadian financial institution to sign the UN's Principles for Responsible Banking (PRB). Learn more about RI at [letsthinkri.com](http://letsthinkri.com).

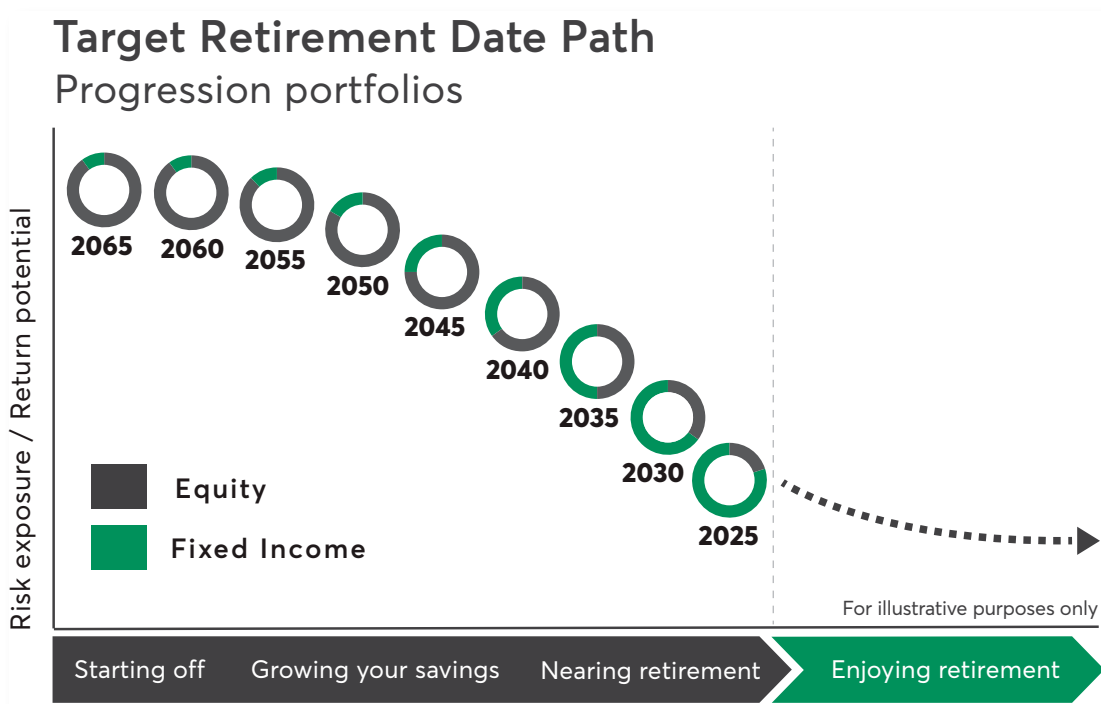


# Investment options that hit the mark

The Foresight solution offers a simplified and a do-it-yourself investment approach.

## The simplified approach

The Target Retirement Date Path is a simple, hands-off solution designed to help employees (plan members) reach their retirement goals. Plan members are assigned a starter portfolio, based on when they plan on retiring. Each portfolio<sup>4</sup> along the path is composed of a combination of equity and fixed income investments, according to the investment time horizon. The illustration below shows how a portfolio is gradually rebalanced to become increasingly conservative as the target retirement year nears.



Total fees<sup>5</sup> for Target Retirement Date Progression portfolios vary between 1.84% and 1.87%. Each portfolio is composed of either one or two Progression target risk asset allocation funds (30/70, 45/55, 60/40, 75/25, 90/10).

### Asset allocation funds—broad diversification all in one fund

Thanks to Desjardins' investment expertise, plan members can benefit from broad diversification across different asset classes and leading fund managers.

*Each asset allocation fund is designed for a given investor profile. While it's rebalanced periodically, plan members must make sure it continues to reflect their personal situation.*

Asset allocation fund	Total fees <sup>5</sup>
Progression 30/70	1.84%
Progression 45/55	1.85%
Progression 60/40	1.86%
Progression 75/25	1.86%
Progression 90/10	1.86%

<sup>4</sup> They don't offer any guarantee on either the rate of return or the amount invested (the capital); the unit values of the portfolios' underlying asset allocation funds vary according to market conditions.

<sup>5</sup> Refer to the About fees section on page 6.

## The do-it-yourself approach

Plan members with the interest, know-how and time that's required to select and stay on top of their investments can build their own portfolio. We encourage them to complete the investor profile questionnaire and refer to our suggested model asset mixes.

In addition to the market-related funds listed below, the following **guaranteed interest funds** are also available: **1-year, 3-year and 5-year terms**.

*Details on each market-related fund, including rates of return, are available on our website.*

Funds by asset class	Investment manager	Total fees
<b>FIXED INCOME</b>		
DGIA Money Market	Desjardins Global Asset Management	1.40%
DFS BlackRock® Universe Bond Index	BlackRock Asset Management Canada	1.46%
DGIA Bond	Desjardins Global Asset Management	1.53%
Desjardins Global Bond (Multi-Manager)	Desjardins Investments	1.76%
<b>CANADIAN EQUITY</b>		
DFS BlackRock® Canadian Equity Index	BlackRock Asset Management Canada	1.47%
DGIA Canadian Equity	Desjardins Global Asset Management	1.69%
<b>FOREIGN EQUITY</b>		
DFS BlackRock® U.S. Equity Index	BlackRock Asset Management Canada	1.46%
Mawer U.S. Equity	Mawer Investment Management	1.97%
Mondrian Global Equity	Mondrian Investment Partners	2.14%
DFS BlackRock® MSCI All Country World Index	BlackRock Asset Management Canada	1.58%
Baillie Gifford Global Equity	Baillie Gifford Overseas	2.03%
DFS BlackRock® MSCI EAFE Equity Index	BlackRock Asset Management Canada	1.57%
Mawer International Equity	Mawer Investment Management	2.10%
Desjardins Global Small Cap Equity (Multi-Manager)	Sub-advisors: Lazard Asset Management Grandeur Peak Global Advisors	2.07%
<b>SPECIALTY</b>		
DFS BlackRock® Global Infrastructure Index	BlackRock Asset Management Canada	1.72%
DFS BlackRock® Global Real Estate Index	BlackRock Asset Management Canada	1.76%
<b>RESPONSIBLE INVESTMENT</b>		
SocieTerra Fixed Income	Desjardins Investments	1.70%
SocieTerra Equity	Desjardins Investments	2.00%

BlackRock® is a registered trademark of BlackRock, Inc. Used under license.

## About fees

**Total fees shown in this document are as at January 1, 2023. They include fund-specific investment fees and operating expenses, applicable sales taxes, as well as management fees of 1.25%.**

Investment fees cover the professional services of fund managers. They vary between 0.12% and 0.80%, depending on the fund. Operating expenses cover the various costs related to the operation of a pooled fund and vary between 0.01% and 0.14%. This is an estimate and they typically change each year. Investment fees and operating expenses are charged, along with applicable sales taxes, directly to the pooled fund before the calculation of its unit value.

Plan members also pay management fees to Desjardins Insurance for services related to their Group retirement savings program. These additional fees are collected from their account, as a percentage of their pooled fund assets.

A breakdown of fees at a fund level is included in the fee schedule provided with our Group annuity contract. Contact us to learn more.

# Our commitment to you and your plan members

Offering a group retirement savings plan comes with certain responsibilities.

Our thoughtfully designed and carefully monitored investment lineup helps you meet the best practices outlined in the *Guidelines for Capital Accumulation Plans*<sup>6</sup> (CAP Guidelines), regarding **diversification of investment options and their review**.

You can consult our **quarterly governance report** for insight on our qualitative and quantitative assessment of the pooled funds and investment managers under our Foresight offer.

## FOR EXTRA PEACE OF MIND

you also benefit from our investment **diversification & monitoring warranty**.

In the event of a successful third-party legal claim that the plan doesn't adequately meet the diversification requirements under the CAP Guidelines or in the event of insufficient monitoring of the investment options, you'll be protected against certain financial losses.\*

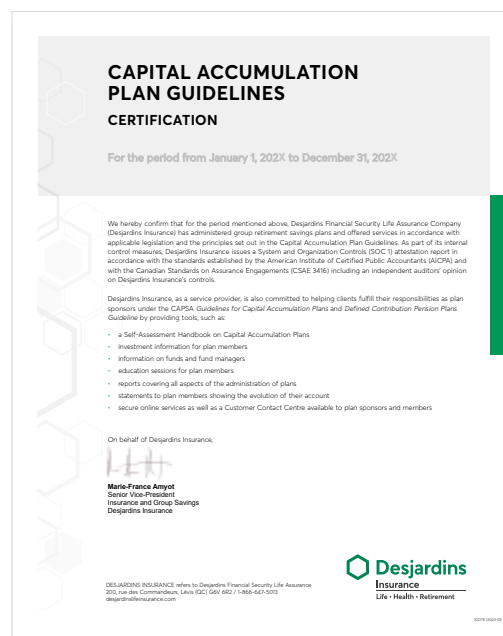
\* Details are provided in our Group annuity contract. Contact us to learn more.



CAP Guidelines also outline that your employees, as plan members, must be provided with the information and tools they need to make **informed investment decisions**.

You can count on a Foresight Group retirement savings program to provide the financial planning tools, ongoing education and relevant communication your employees need.

Our **annual certificate of compliance** further attests to our commitment to you and your plan members.



<sup>6</sup> Guidelines enacted by the Joint Forum of Financial Market Regulators provide clearly defined rules and outline the responsibilities of plan sponsors, service providers and plan members.



## About Desjardins Insurance

**Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services.**

For more than a century, we've been bringing innovative services to individuals, groups and businesses. Desjardins Insurance provides for the financial security of over five million Canadians from offices across the country. We're one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

**For more information on the Foresight solution, contact your advisor or your Desjardins Insurance regional sales director.**



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company. Desjardins®, Desjardins Insurance®, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.  
200 Rue des Commandeurs, Lévis QC G6V 6R2 / 1-866-647-5013  
desjardinslifeinsurance.com

® Registered trademark owned by Desjardins Financial Security Life Assurance Company.