

Subject: We listened to your investment needs

Hello

Thank you for attending one of our education sessions to learn more about Desjardins and your Group Retirement Savings Plan. We understand financial empowerment is important to you, and we were happy to hear your questions and comments. Based on the feedback we received, we have added more flexibility to your investment options. These options are now available in your plan.

What are the changes to your investment options?

The Fidelity ClearPath® target date funds are now an option through either a LifeCycle Path solution or a build-it-yourself investment portfolio. In other words, you can now combine a target date fund with other funds in your portfolio.

What are your

