

# INVESTING BY REGULAR INSTALMENTS: A WINNING STRATEGY FOR MAKING YOUR DREAMS COME TRUE!

Investing by regular instalments could help you turn your goals into reality.



BUYING OR RENOVATING  
A HOME...



FINANCING YOUR CHILDREN'S  
HIGHER EDUCATION...



TRAVELLING  
IN RETIREMENT...

## WHEN YOU OPT FOR INVESTING BY REGULAR INSTALMENTS:

**1** YOU MAKE IT EASIER TO  
CONTRIBUTE TO YOUR RRSP  
OR YOUR TFSA

Planning your budget and sticking to it is even easier when you invest small amounts by regular instalments instead of a big lump sum once a year. And contributing to your RRSP or TFSA is hassle free, which also means you save yourself a lot of stress!

**2** YOU AVOID MAKING  
BAD DECISIONS BASED  
ON EMOTIONAL REACTIONS

Financially it just makes more sense to buy when prices are low and sell when they go up. That's obvious. Unfortunately, swayed by their emotions, investors often do the opposite. When you invest by regular instalments, your market exposure remains constant and you avoid investing based on concern or excitement.

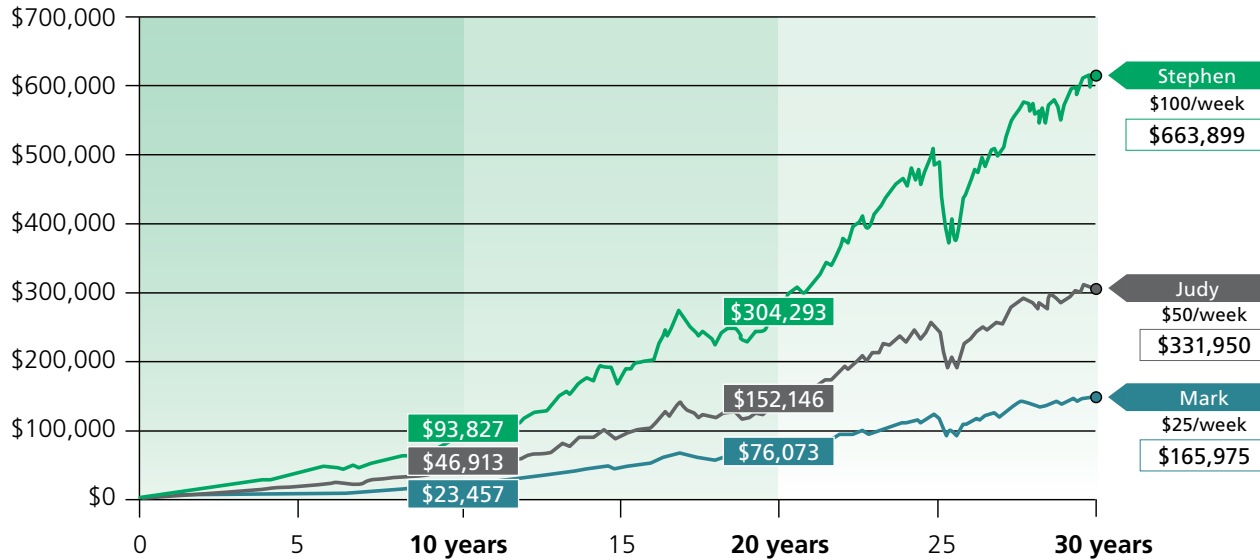
**3** YOU CAPITALIZE ON MARKET  
MOVES REGARDLESS OF  
THEIR DIRECTION

More investment fund units are bought when markets are down, and fewer when markets rally. That means you can enjoy a lower purchase price over time and maximize the return on your investments in the long run. In a nutshell, when you're always in the market, you get the most out of the attractive opportunities it offers.

## Investing by regular instalments: A winning strategy for making your dreams come true!

[Mark](#), [Judy](#) and [Stephen](#) each make instalments of \$25, \$50 and \$100 a week.

See what they could get after 10, 20 and 30 years!



**GIVE YOURSELF THE MEANS TO MAKE YOUR PROJECTS REALITY.**  
Invest by regular instalments. Talk it over with your representative.



The regular instalment program is an ideal solution for investing regularly at your own pace... without blowing your budget!

✔ **SIMPLE AND EASY**

- 1 Work out your budget and talk to your representative about how you could free up money to invest.
- 2 Together, decide on the amount and frequency of your instalments.
- 3 Let him set the program up for you.

✔ **AFFORDABLE**

Sign up for the program starting from \$25 per instalment, for a minimum of \$1,000 the first year.

✔ **FLEXIBLE**

You can change the amount and frequency of your instalments at any time, with no fees or penalty. You can access your money free of charge, at any time.\*

\* You may have to pay short-term trading fees, up to 2% of the value of the units you sell or switch within 90 days of purchase. For information purposes only. This simulation assumes weekly investments in a balanced portfolio composed of stock market indices (55% Dex Universe (bonds) and 45% S&P/TSX Composite TR (shares)) over a period of 30 years. This chart is intended only as an illustration of the effect of the composite growth rate of a weekly investment and does not reflect past or future values or returns of the portfolio.

The Desjardins Funds are not guaranteed, their value fluctuates frequently and their past performance is not indicative of their future returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by such registered dealers as Desjardins Financial Services Firm Inc., a mutual fund dealer belonging to Desjardins Group that distributes the Funds in caisses throughout Québec and Ontario, as well as through the Centre financier Desjardins.



Cooperating in building the future