



INVESTMENT FRAUD PREVENTION

FOR THE EMPOWERED INVESTOR



Cooperating in building the future

1 ARE YOU DOING BUSINESS WITH REGISTERED PROFESSIONALS?

Place your trust, and your financial wealth, in the right hands. When someone approaches you to invest in financial products, make sure you're dealing with a professional registered with Quebec's Autorité de marchés financiers (AMF) or the Ontario Securities Commission (OSC).

Visit the "Register" section at www.lautorite.qc.ca/en to check the status of a representative's licence in Quebec, or visit the "Investors" section at www.osc.gov.on.ca to check Ontario licence statuses. Just a few clicks can save you a world of trouble!

2 ARE YOU BEING OFFERED HIGH-YIELD, LOW-RISK INVESTMENTS?

Many fraudsters draw your attention with high-yield investments. For example, you may be offered a 5% monthly return, but when you take a closer look, the return on investment is in fact closer to 80% a year; a number that is, unfortunately, far from realistic.

Investments that promise to have high returns and low risk warrant a closer look. If you're uncertain, speak with your Desjardins advisor for a second opinion.

YOUR ADVISOR CAN HELP YOU PROTECT YOUR FINANCIAL WEALTH

It's your advisor's job to have in-depth knowledge of your finances and investor profile.

Before committing to a new investment opportunity, talk to your advisor about the risks involved, along with potential gains and losses.



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“ONE IN FOUR PEOPLE HAVE BEEN TARGETED BY INVESTMENT FRAUDSTERS”

Canadian Securities Administrators, 2012

FIVE QUESTIONS TO CONSIDER

BEFORE MAKING A DECISION, CONSIDER THESE FIVE QUESTIONS TO PROTECT YOURSELF AGAINST INVESTMENT FRAUD. WHEN IN DOUBT, ASK FOR DETAILED INFORMATION AND SPEAK WITH YOUR DESJARDINS ADVISOR.

3 DID YOU HEAR ABOUT THE INVESTMENT OPPORTUNITY FROM A FRIEND, ACQUAINTANCE OR FAMILY MEMBER?

Many victims of fraud lower their guard when they hear about an investment opportunity from someone close to them. By the time they both discover the fraud, it's too late to find the fraudster and recover their money.

Always make sure an investment is safe and legitimate, regardless of the person who tells you about it.

4 WERE YOU ASKED TO MAKE A PAYMENT IN CASH OR MAKE A CHEQUE OUT TO AN INDIVIDUAL?

Always transfer assets to a well-known business. That way, you can track your funds when you entrust them to a registered professional or potential business partner. Cash and personal cheques are usually the currency of fraudsters.

5 IS THE INVESTMENT A “ONCE-IN-A-LIFETIME OPPORTUNITY”?

Investing under pressure is no way to do business. Fraudsters use a sense of urgency and secrecy to manipulate their victims and force them to make a decision. After all, the last thing they want is for you to consider these five questions and discover their true intentions.

LEARN TO SAY NO AND GIVE YOURSELF THE TIME TO DO SOME RESEARCH.

REPORT IT IF YOU HAVE BEEN APPROACHED WITH A POTENTIALLY FRAUDULENT INVESTMENT OPPORTUNITY

Every Desjardins member has a responsibility to help prevent fraud. By reporting any irregular situations to the authorities, you're doing your part to protect all investors.

The AMF is responsible for regulating Quebec's financial sector

INFORMATION CENTRE
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The OSC is responsible for regulating Ontario's financial sector

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