

FINANCIAL ADVICE

A profession with purpose

 **Desjardins**
Insurance
Life • Health • Retirement





Preface

Financial services advisors can have a significant impact on the quality of life of their clients. Done well, the relationship between a financial services advisor and their client is based on trust, candor, and the sharing of life's most impactful moments from the triumphant to the tragic.

Each financial services advisor brings a part of themselves to their craft; there is no one way to get the job done but there are certain common best practices that can be followed. In addition, not everyone arrives at the profession in the same way or for the same reason.

We created this document for financial services advisors to remind themselves of the important role they play. If a few advisors learn something new or get inspired in a way that connects them to their purpose, then we've done our job.

Thank you to those who shared their stories.

*I had to build my confidence to sell life insurance.
...So, for new agents, I say 'hang in there and it will come.'*

—

DUMITRU

You have to be likable and trust-worthy.

—

CHRISTOPHER

*I really don't worry about sales. ... All I can do is ask myself,
"Am I talking with the right people?"*

—

FRASER

I love helping people with their finances

I started in the financial industry 25 years ago as a branch manager at a bank, then became a successful financial planner and now I'm a wholesaler. I love helping people with their finances because a lot of people don't learn about it in school or from casual conversations. That's what I loved when I was at the bank and why I transitioned into life, health and investments. The work we do helps people when it matters most.

I once sold a life and critical illness product to a young family in which the husband had lost his job and they were really tight on their budget. They wanted to keep the life insurance but get rid of the critical illness insurance policy because at their age they felt they didn't need it. I convinced them to keep a little bit of the critical illness insurance — I think they went from \$100,000 to \$50,000. Then, two months later, the wife had a major stroke. Fortunately, because the husband wasn't working, he was home when his wife had the stroke and she lived, thank goodness. [\[NEXT PAGE ►\]](#)



They were able to make the critical insurance claim within about six to nine months. They were very, very thankful and it's their running joke that I should have made them keep the \$100,000 critical illness insurance.

Experiences like that make me push people to get as much as they can afford because you just don't know what's going to happen in the next two months or two years for that matter.

MICHAEL LIEM

Wholesaler at an insurance company

*The work we do
helps people when
it matters most.*

You have to be likeable and trustable

One of the best pieces of advice I got was: *Don't cash the paycheque until you receive it.*

Being a commission-based business, you get excited when you make that sale. But doing the application is just the first step to a commission. There's a process: there's underwriting, there could be an attending physician statement, a doctor's report or a para-med required. So you may get excited that you've made the sale but you can't spend that money until you actually get the policy in hand and deliver it to the client.

You have to keep going and keep a lot of prospects in the funnel. This business is all about people and relationships. You have to be likable and trust-worthy. If people like you but they don't trust you, they're not going to deal with you. If they trust you, but they don't like you, they're not going to deal with you. So being likable and trust-worthy is the key to being successful. [\[NEXT PAGE ►\]](#)

I take every client relationship very personally. You're learning so much about them and I think it's important that they learn about you, as well. What I like is that every client interaction is unique—their needs are going to be different than their neighbour's needs. I like learning about each person individually and building solutions and plans that cater to them. And I believe that what I do for a living is actually protecting people. We're giving them good solutions, whether it's for life insurance or retirement planning or critical illness insurance that we are really making people's lives better.

—

CHRISTOPHER BURTON

Life and Health Insurance Advisor



Do your five-a-day

I graduated from university with my psychology degree and I worked in a group home for abused kids. I was helping the kids and their families, but it was a tough, tough gig. After six years, I'd seen enough and was looking for something new.

It was my luck that I got introduced to someone at an insurance brokerage and I gave it a go working there. We had just welcomed our second daughter, my wife was on maternity leave, and we didn't own any life insurance other than what we had through our group coverage. When I started studying for my life license, I learned a lot about how to protect my family and realized, "I don't have any of this." I dove right in and I liked the idea of working for myself.

As a financial services advisor, I felt like I still had the ability to help others, but it was just a different kind of counsel than the group home. It was still tough sledding at the beginning but you could see the impact of how you were helping others. Looking back, I would advise my younger self to start going to industry gatherings early on and find mentors that you can trust.

[\[NEXT PAGE ►\]](#)

An advisor once gave me good advice when he said, "Stop counting sales or how much money you made. Just go out and talk to 25 people a week. Five a day. As long as you're making your contacts, sales will come. If you take care of enough people, at the end of the day you'll take care of your family."

It's simple advice, but it's good advice.

RICHARD KNABENSCHUH

Certified Financial Planner



Be prepared and know your products

I spent most of my career in property and casualty insurance in all different departments and I can sell P&C with my eyes closed. I am very comfortable with P&C.

I recently moved to life insurance, which is very different and more difficult. I'm not a pusher. When I talk to my clients, I'm very honest about my own experience of quitting my job and giving up fantastic benefits to start a business at 52 years old. That makes them comfortable to tell me their story as everyone has their own challenges.

When I give them product options, I think it's important to let them sit with the information. I don't want them to say yes and then decide later that it's not for them. I want them to commit and be confident in that choice.

This hasn't come easily. I had to build my confidence to sell life insurance. But one day, after six months, I realized that I'd overcome my fears and that hitting my targets motivates me. Now I'm very confident talking to people. [\[NEXT PAGE ►\]](#)

To me, a good advisor is very well prepared and also knows their products so that they can recommend what is best based on the client's needs. That's where we bring real value. The other day, I was talking with a colleague who didn't know what to recommend to his client. I was able to suggest some product solutions. I don't know how I came up with them but I was totally confident that they would fulfill the client's needs.



It's great to be in that position now, where I have confidence, I know the products, and I know how to talk to clients. So, for new agents, I say hang in there and it will come.

DUMITRU PITU

Life and Health Insurance Advisor

Seek rejection

I've been at this since 2008 and my passion is recruitment, development and helping advisors find success that they would not find otherwise. I really love seeing them succeed and watching the journey of their growth. I get to coach and cheer and help them become the best version of themselves.



The first advice I give is don't be shy. If you're afraid to call those people in your natural market because you're not sure what you're doing or you're new or you're wondering if they are going to judge or reject you, shake that off. Remind yourself that you are trained and qualified to have this conversation.

You have a team behind you, you're licensed, and you're way better than you give yourself credit. But seek the rejection. You'll keep getting better the more rejection that you face. Fail as many times as you can, and just trust the process. [\[NEXT PAGE >\]](#)

At the end of the day, you're going to know your ratios. If you know four no's or eight no's lead to a yes, well then seek more no's and you'll continue to grow and improve that ratio. You'll end up knowing every time you pick up the telephone how well you're going to do. If you keep doing that, you will find success, but if you don't try, you're delaying your success.

JASON MCMAHON

Regional Vice-President

*You'll keep
getting better
the more rejection
that you face.*

Be holistic from the start

I see myself in my clients and some of the challenges that they have. Watching them triumph over obstacles that are holding them back inspires me to continue doing what I'm doing.

Unfortunately, I've had to deliver a few cheques for clients when they had to use their insurance and that's made me see the value of what I do. All of a sudden, I was one of the most important people in their lives because there is this lump sum payment that is going to stop them from having financial distress.

With almost 20 years' experience now, I would tell younger advisors to try to be more holistic in the approach to the practice. I know that initially when you start the business, it is hard because it's commission-based so you want to insure anyone that has a pulse. You can get stuck in the mode of "I need to sell a few more policies because I need to eat." I focused a lot on insurance in the first decade and even though I was licensed I didn't do much investment business. [\[NEXT PAGE ►\]](#)

A lot of us start off as either insurance advisors or investment advisors and then we have to get up to speed on the other things. Now I wish I was more holistic from the beginning and looked at the full client needs analysis, focusing on helping them according to the financial pyramid —insurance, then the risks and then building wealth.

Building a full practice gives you recurring revenue. If you can stay with a holistic approach, it leaves a lot of opportunity on the table for you because you're covering the insurance, the investments and future wealth.

CAROL SMITH

Life and Health Insurance Advisor

Mutual Funds Advisor



Be persistent

I've been in the industry for about 10 years but my financial planning firm has been open for five years.

The best advice I ever received is to be persistent. This industry has so many highs and lows. If you're stuck on the big sale and its commission and you don't continue to prospect, you're going to run out of money or leads. Early on, I experienced this. I had a high for a while and then one day I realized all of my cases were closed and there was no one to talk to.

What I knew subconsciously actually hit home—that I had to keep prospecting. You have to be persistent. There's always something that can pull away your attention and prevent you from staying the course, but you have to keep going with the same momentum.

For me, it's a matter of time management. I have two kids so I have to structure myself and be very rigid with my time. I block it off and stick with it even when I don't feel like it. It's just like working out. You may not feel like going to the gym but if you've set the time aside and you just get up and go, you'll get it done. [\[NEXT PAGE >\]](#)

That's not to say I don't take mental health days. There are days when I just think, "Not today." And that's the beauty of working for yourself, right? But if that "not today" is during the week, then guess what? I'm working Saturday to keep that momentum.

SARAH BALRAM

Certified Financial Planner

*... just get up
and go, you'll
get it done.*

Take a breath

I'm just coming up to my three-year anniversary in the industry. My aunt is an advisor and for years she had said she thought I would love this industry and would be really great at it. I was very concerned about being stuck behind a desk all day.

Thankfully, she put me in touch with one of her friends to listen to what she had to say her days looked like. We hit it off immediately and I loved what she said about the work. She directed me towards a particular broker network which has been fabulous because of the access to training, resources and teams.



At first, I was eager to rush into things. It was a lot of, "Okay, absolutely! I can do that *right now!*" and trying to turn things around really quickly to help my clients. One of the biggest things I've learned is to make sure to take a breath. In this environment, it's easy to think that everything has to happen right away, but one of the things that an experienced advisor impressed upon me was to set client meetings one to two weeks out. [\[NEXT PAGE ►\]](#)

Give yourself that time and respect to focus fully and be able to create the plan that each client really deserves. I think people respect it more when you say, "Listen, these are the times I have available. Let's put something in the books." It gives them time to collect the things they want and you as well. Especially if you're not 100% familiar with all of the products or you want help or advice from a senior advisor. Give yourself that space to go to the different resources in your network so you can bring back the best offerings for your clients.

KATIE PRATT

Life and Health Insurance Advisor

*Give yourself
that time and
respect...*

Why wouldn't I want to protect people?

I got into this business because a family member of mine had a critical illness and didn't have insurance coverage. I had an accounting background and I always told people to get life insurance. Somebody said to me, "You help people with numbers all the time. Why do you always mention that they need insurance?" I told my story and explained when you have a critical illness, you have to change your whole life. You may have to move, have to change your finances, have to redo your budget... why wouldn't I want to protect people from that hardship?

Then I decided that it was my turn to take the reins and become an adviser because I enjoy helping others. You have to listen to their stories and what they tell you about themselves. With that, you can put into place what is best for them. [\[NEXT PAGE ►\]](#)

I still see the results of this work all the time. My step-daughter's mother chose to get insurance through me and two years after she got the policy I ended up delivering a cheque because she was diagnosed with a non-benign tumour. Things like that give me more reason to commit to this work. It shows that the system does work and we are there for people.

I think it is so important to make sure other families are protected. That's what we're here to do and that motivates me every step of the way.

MARY MARENTETTE

Life and Health Insurance Advisor

Then I decided that it was my turn to take the reins and become an adviser because I enjoy helping others.

Be willing to learn from anywhere

I've been in the business for 25 years and I think there are a few things I would tell younger Rohan. One key thing is to make sure that I am showing my passion for this work and getting involved in the communities around me. I'm always there to listen to my clients, whenever they contact me because they feel that connection with me.

People have great stories, so I try to take lessons from each one. I think you should be willing to learn from anyone. I also try to share my story and show what I'm doing in my life through social media. Not just representing a product, but myself: how I'm a family man or if I'm speaking at an event.

I would also tell my younger self that if you have goals, you're going to have to work really hard to reach them. In my first 10 years, I was on the brink of quitting. I think a big part of what kept me going is that clients surprised me. I have a very loyal collection of clients and some of them credit me with helping them to pay off their house. So I think that loyalty is what really helped me to push forward. [\[NEXT PAGE ►\]](#)

It's important to talk to people and listen to clients' feedback. Not all of it will be positive but that's how you learn. When I got negative feedback, I had to take it and be really critical of myself to improve. That took a lot of work. But it helped me build my competency.

ROHAN SMITH

Life and Health Insurance Advisor

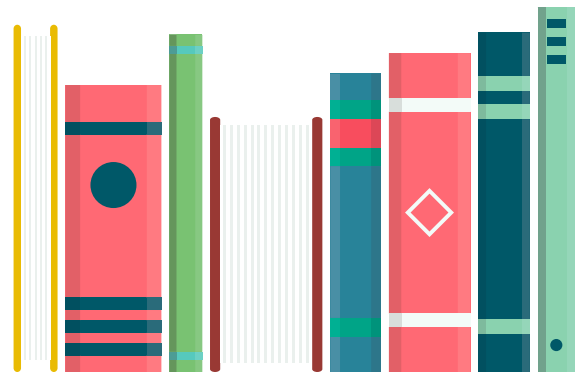
People have great stories, so I try to take lessons from each one.

Keep learning and learning

I came to Canada from Vietnam when I was 15 or 16 years old as part of the “boat people”. A Canadian representative came to the refugee camp where I was living and invited people to apply to go to Canada. We knew nothing about Canada but when you’ve been sleeping in a three-level bunk bed in a refugee camp for 18 months you just want to get out as soon as possible. I had no money, no education and English was a second language for me, but Canada was my destiny.

At 21, I became a realtor and was doing well but it was time-consuming and I could not take holidays. Meanwhile, two of my brothers-in-law were in the financial advice business and one was the number one agent for a particular region, so I switched jobs.

[\[NEXT PAGE ►\]](#)



I've been in the industry for 22 years now. I've been successful because I set goals, stick to them, work very hard and don't give up easily. I also believe you should keep learning and learning and learning. I invest in myself a lot by going to different seminars and trainings and reading books.

The first book that changed my life is *Think and Grow Rich* by Napoleon Hill. Then, I picked up another book called *The Magic of Thinking Big* by David J. Schwartz and *How to Win Friends and Influence People* by Dale Carnegie. That's how I developed my people skills. Sometimes you plateau or you struggle and reading books can help you approach things in a new way.

SAM LUONG

Managing Director at an insurance agency

I love telling clients to spend more money

I chose to get into this business over eight years ago after about four other great careers, and I love it!

The first thing I aim to do when I sit down with a new client or prospect is make them feel comfortable. This always includes letting them know a bit about me. For example, I was an urban planner, a banker, and a trader for over 15 years. When it was time for a change, I knew I wanted to get into wealth management since I was always talking to people about investments and financial planning. Letting people know more about you increases your likeability and their trust in you.

One of my favourite quotes is "Find a job you love and you'll never work a day in your life." I love what I do. Especially talking to people and seeing the smiles on their faces when we have the solution to their financial needs or when they know everything will be okay. I enjoy helping people minimize their taxes and reach financial independence. Once my clients realize they've got enough, I really enjoy watching them smile when I tell them they need to spend more money! [\[NEXT PAGE ►\]](#)

One of my clients loves to go on cruises. He said, "Now I always get the balcony cabin!" He and his wife go on three or four nice vacations a year, which he didn't do before, and he's still not going to run out of money. Another client had an old car that broke down so he needed to buy another. He's a saver and worried about running out of money. In his 70s, he has more than enough. We reviewed his portfolio, and I told him to buy the car he wanted, which he did. To help celebrate his purchase, I happily gifted him a set of matching car mats!

I've noticed that people who save their entire lives are usually the ones who have a harder time spending their wealth. When they have a professional financial advisor who sees the bigger picture and tells them they will be financially okay, then they are willing accept that realization.

We give them permission to feel better about their spending decisions.

DEBORAH WILLIAMS

Certified Financial Planner



What is your dash?

My first exposure to the importance of financial literacy came when I was five years old and my father passed away from cancer in 1979. We had no money. My mom took care of my brother and me but then, when I was 22, she also passed away from cancer. I was supposedly named the beneficiary and executor of my mom's estate but I didn't have the key to the safety deposit box and I didn't know where she kept it.

I remember vividly standing in the bank trying to convince them to give me access to the box but they said, "Sorry you can't get in. You either need the key or you need the documents." But the irony was, where do people keep their will? In the safe deposit box. For months I tried to find this key and eventually through the help of a family friend, we got access and, sure enough, the will, the life insurance policy, etc. were in there.

[\[NEXT PAGE ►\]](#)



My mom was an avid collector of saris. As we were eventually cleaning out her house, I found a manila envelope under a pile of saris... and there was the key to the safe deposit box. To me, the moral of that story is if I had known my mom's passion, I would have found the key sooner.

When you see a tombstone, there is the birth date and the date that the person passes away and those two dates are separated by a dash. But if you could remove that dash and change it to a different symbol that represents your passion, what would it be and why?

I always ask people, "What is your dash?" because as soon as I know what your why is, I know who I'm trying to serve. In my case, my dash is the "key!" if you find your passion, you will find your purpose.

REHAN BHANJI

National Practice Leader at an insurance company

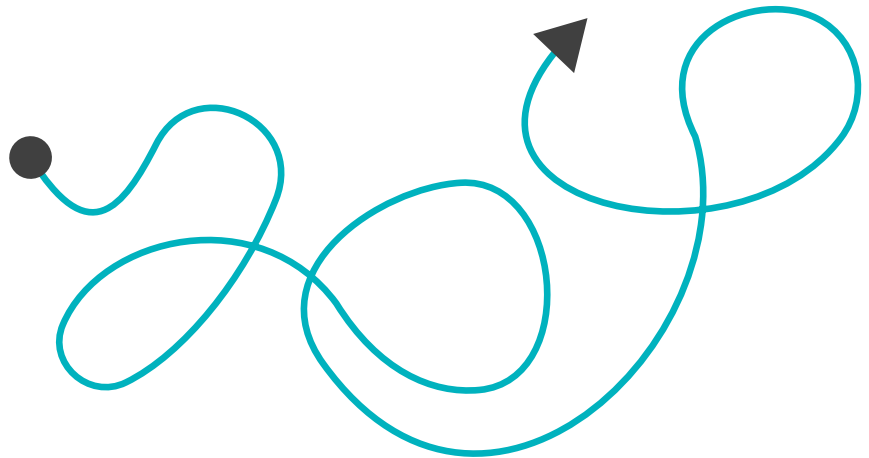
Don't worry about the sales

After 25 years in this industry, I would tell my younger self that life is not linear.

In university, I played hockey, had a plan, worked hard, did this right thing and that right thing because it was what you were supposed to do. Then what happened? I graduated into a recession.

Things that aren't planned are going to happen. Sure, you need to have a goal, but understand that your path to helping your clients or advancing your career goals will not be a straight line. It's going to have a lot of ebbs and flows and ups and downs. That's natural. Once you understand that and you learn to go with the current, you will enjoy the highs that much more and the lows won't get you down because you know they are temporary. [\[NEXT PAGE ►\]](#)

I really don't worry about sales. There's no point in worrying about something that's too far down the road. I know they are going to come today or tomorrow. All I can do is ask myself, "Am I talking with the right people? The right clients, the right advisors?" When I hang up the phone or leave a person's office or home, the only impact I can make is how they think about me. So, my sole objective in every interaction is to leave a positive impression.



FRASER CAMPBELL

Regional Sales Director

I feel a lot of conviction in my critical illness products

I never planned to be in this industry. I worked in hospitality on the corporate side, but that never made me happy, and then I began a successful home staging company until COVID hit.

But back in 2015, I lost my dad to lung cancer. Throughout his life, he'd had insurance but he didn't have any at the time he fell ill.

My mom, my sister and I didn't compromise on his treatments and I think on some level he felt that he was stressing out the family so he kind of gave up fighting.

The experience impressed upon me how important it can be to have insurance. Yet in my 10 years in Canada and before that in the UK, nobody had approached me for insurance. People's focus is always on buying a house, but I think we have it the wrong way around. We should be taught to first secure ourselves and then take on the liabilities. [\[NEXT PAGE ►\]](#)

During COVID somebody connected me to to an insurance brokerage network and I started studying insurance, so I'm kind of a new kid on the block—three years. I began to feel that it is not just something I'm selling to make money. I feel a lot of conviction in my critical illness products because of my experience. I don't want my kids or anyone's kids to experience what I did. I also think the new generation sees a lot of value in life and health insurance because they're not necessarily planning on buying a house or getting married. Many people in Canada will come across a critical illness in their lifetime, so it's very important to have appropriate coverage.

Today, I feel so satisfied about being in this profession.

RUPA DEWAN

Life and Health Insurance Advisor

*We should be taught
to first secure ourselves
and then take on
the liabilities.*

It's not a one-off sale

I'm from a small town, and one year into my career a young woman called me and said, "Ellery, my dad says I should get insurance and I heard I could trust you." She and her husband had just gotten married and they thought insurance would be a good idea. We did a needs analysis and went through the qualifying process. She had no idea about insurance and they didn't have much cash flow but we got them a small insurance policy, which is still great because it started them off.

She called me back a couple months later to tell me she was pregnant and asked what she needed to do. I let her know that from an insurance perspective she didn't need to do anything. Then, when she was six and a half months pregnant, she called me again and said, "My husband just died in a car accident."

Aside from the sheer tragedy of this, a few things stuck out for me. She called *me*. She didn't call the 1-800 number or the carrier that I placed her with; she called me. I was the one at the funeral. I was the one who provided her with the cheque to raise her unborn baby. The whole family got to know me during the worst tragic circumstance in her life. [\[NEXT PAGE >\]](#)

Even though I primarily work in the corporate space now, I always remember that it's not the product I'm selling. I'm in this industry because I get to be there to support people during any difficult times that may come.

Some people go their whole career without actually facing this and you can't quite understand it until you go through it. So, I'd say to new agents and maybe even to experienced ones, if you're just transactional in nature, this isn't the right business for you. It's not a one-off sale. Even on entry-level cases, I take three meetings because I want to get it right. I want to make sure the client understands what they need and how purchasing my recommendation fits those needs. So do it right and take the time.

ELLERY OICKLE

President of a wealth management brokerage

“I understand how to do quadratic equations but I don’t know how to do a mortgage”

When I was younger, I tried to be a cop because I’ve always had a penchant for helping people, but that didn’t work out. I was working as a telemarketer, I had no career, and someone told me to try this work. As time has gone on, I’ve realized that if I’d been a cop, I would not have helped the people I wanted to help like I do now. I’d be dealing with criminals who had already made the bad decisions that damaged their prospects. I want to help people become better, stronger, more comfortable, and add safety to their lives.

A lot of people want to make their situation better but they don’t know how. Our education system doesn’t teach people how to be financially literate. It’s a secret and taboo topic and parents won’t even talk to their kids about it. [\[NEXT PAGE ►\]](#)



My oldest daughter put it best when she was graduating high school and said, "I understand how to do quadratic equations but I don't know how to do a mortgage." The Pythagorean Theorem is on her final exam but exactly what debt is has never come up in school. I have a lot of teachers who are clients. They don't fully understand their financial situation yet they are teaching math courses. So, we're not fully there yet. But if I can help 300 people make good financial decisions, then I've served my purpose in this world.

JEFF GREGORY

Certified Financial Planner

Every morning, you should start running

I joined this industry by fluke. I was out of a job and a friend invited me to work in his office as an advisor. I always liked the subject of personal finance but honestly, what motivated me to join was the capacity to earn money in this business. I come from very humble beginnings and what I saw here were advisors making large amounts of money with beautiful homes and cars, and I thought, "I want that."

I had the gift of the gab but no education, no sales experience and no knowledge about personal finance. Within three months of starting, everyone knew that I had no idea what I was doing. I changed offices and the manager there put me into a full-time course for six weeks. I learned everything I needed to know to do the job and when they thought I was ready, I went out into the field again. [\[NEXT PAGE >\]](#)

It's now been 33 amazing years in this profession. But in the beginning, I didn't understand that I was helping people, I was only helping myself. When I paid my first death claim six years into the business, I realized the value of this work and how I'm helping people reach their financial goals, support them in case death or disability, and help them to retire comfortably.

I still think you need to be focused on making a living for yourself because this is a rejection-based business. If you don't have the money driving you, the rejection is going to drive you out of the business. There's an African proverb that says every morning when the sun rises a gazelle wakes up and a lion wakes up. The lion must outrun the gazelle or starve. The gazelle must outrun the lion or be eaten. It doesn't matter which one you are, every morning you had better start running.

So, you have to be focused on the potential of earnings and have the attitude, knowledge and skill to do the job and work hard. But it's important to remember that you're in a noble profession where you're helping people to deal with the financial consequences of death, disability and sickness.

FAZAAD BACCHUS

Sales Manager

Don't judge the \$3,000 purse

One of the things that occurred to me about three years ago, after I'd spent six years in the business is that female clients really don't get customized advice. As well, female advisors are very rare in this industry. And even though male advisors may have female partners or daughters in the business, they don't inherently understand what it's like to be a woman.

Nowadays, a lot of women are professionals; they run their own businesses. They are used to making financial decisions on their own or, at the very least, they have an equal say in the family's financial decisions. Gone are the days when you'll hear "My husband takes care of that" when it comes to personal finances.

One of the pitfalls financial advisers fall into is being judgmental. I try to bring a different approach. My main market is women and millennials or women who are just starting their families. This group, which I'm part of, has certain priorities that are important to us. As a single woman, you probably want to eat out, you want to have fun and take trips, and when you have kids, your kids become your top priority. [\[NEXT PAGE ►\]](#)

So as a financial services advisor, I need to be able to customize planning around that even though the client's priorities might not be perceived as 100% "right".

There are savers and spenders in the world and most people are spenders. I'm a spender so I relate to clients like that. I don't think enough advisors are vulnerable with relating their own profile to their clients. My eyes light up when I talk to clients about spending money on travel or other stuff. I'm not going to judge them if they want to spend \$3,000 on a purse, but what I will tell them is that if they want to save to buy a house in two years and they want to buy brand new purse every month, something else will have to give in order to reach their goal. They can trust that I understand their priorities because they know that I might have a \$3,000 purse too.



So, I talk to my clients without judgment and they feel a lot more comfortable having an open conversation and we are able to make sure that they are happy with their plan.

JACQUELINE SOONG

Certified Financial Planner



About Desjardins

On December 6, 1900 in Lévis, QC, a small town across the St. Lawrence River from Quebec City, Alphonse and Dorimène Desjardins founded their first caisse populaire (credit union) with 100 of their fellow citizens. In the years that followed, Alphonse Desjardins took part in the founding of 136 caisses populaires in Quebec, eighteen in Ontario and nine in the United States. He was soon seen as a trailblazer for saving and credit with the goal of putting money at the service of people.

Today, Desjardins is the leading financial cooperative in North America with over \$407 billion in total assets.* Over five million Canadians count on our life and health insurance and retirement savings solutions to ensure their financial security.

*As at December 31, 2022.



February 2024

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.