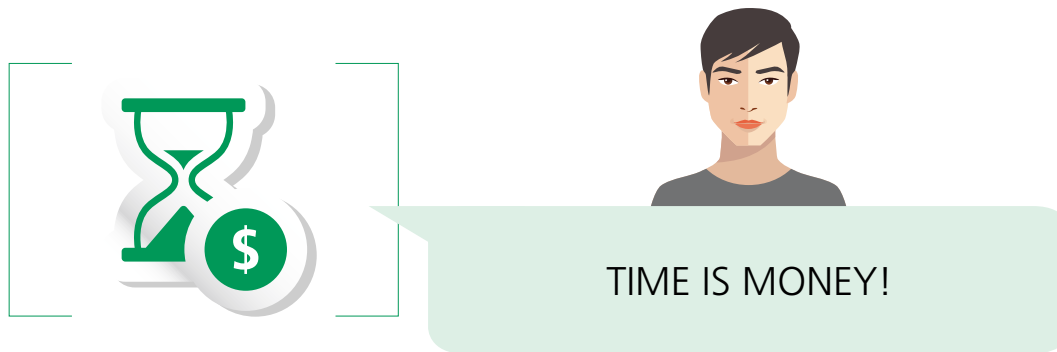


START INVESTING EARLY

If you think you don't have enough money to start investing and that you should wait until you have more, remember the old saying...



Actually, one of the best ways to grow your savings is to start investing early. And it's never too early! You definitely don't want to put that decision off for another day. It's much more effective to start right away with small amounts than to wait until you have more.

It's simple... the earlier you start investing, the longer your money has to grow. If you wait until later to think about investing, you'll never be able to make up the time you've lost.

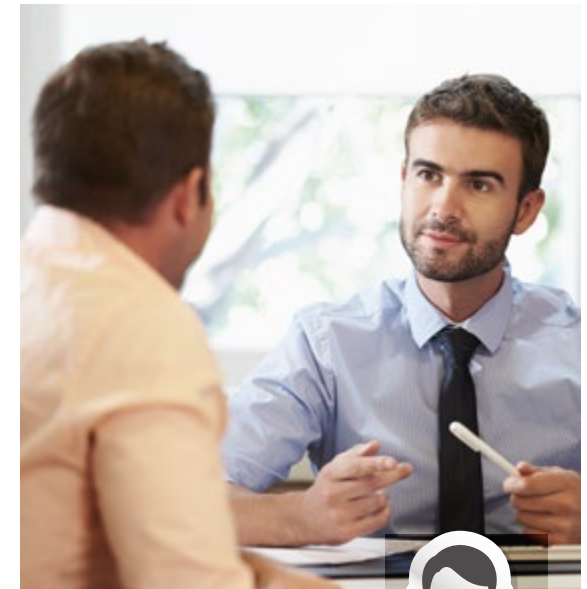
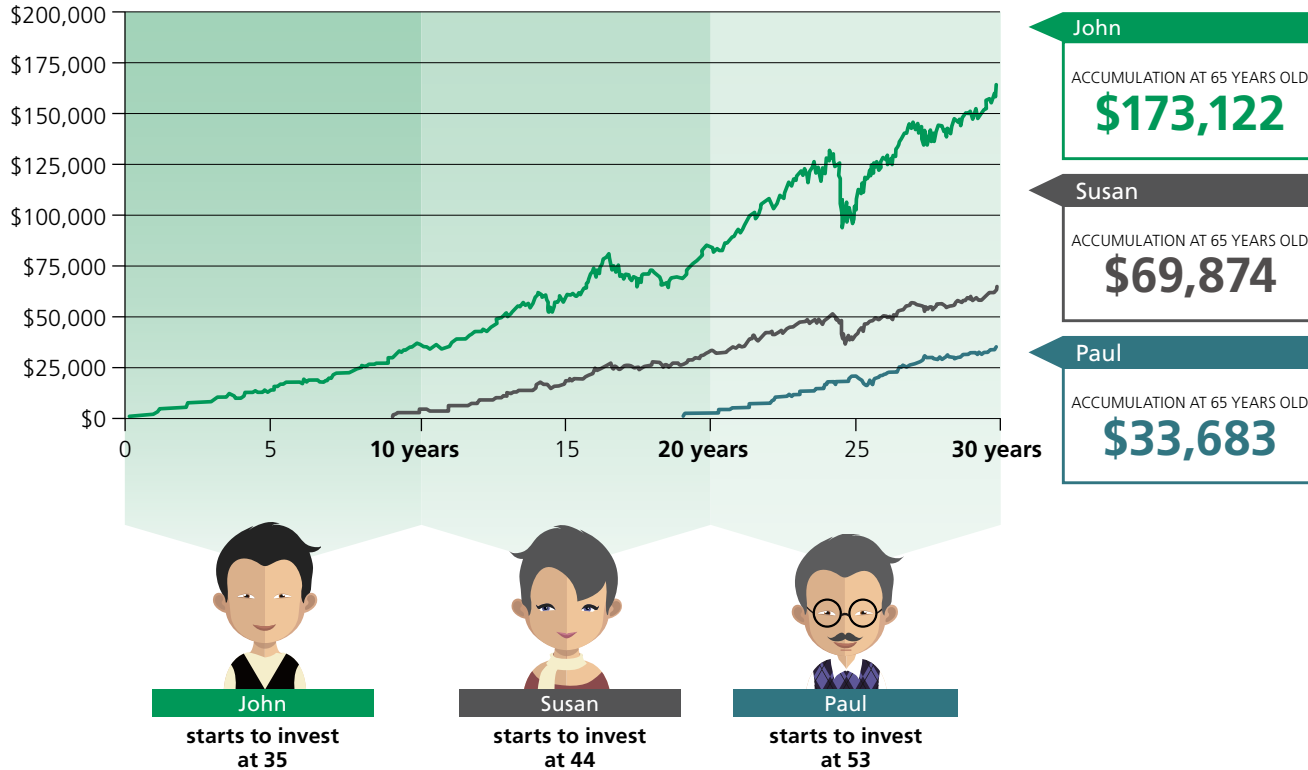


ALL IN ALL, INVESTING EARLY COSTS LESS AND HAS GREATER BENEFITS IN THE LONG RUN!



See for yourself! Compare the results of three investors.

Each invests \$2,000 per year for 10 years, starting at different times, and allows the investment to grow until age 65.



TIME IS MONEY.
START INVESTING EARLY!

Talk it over with
your representative.

For information purposes only. This simulation assumes an investment of \$2000/year for 10 years in a row in a balanced portfolio composed of stock market indices (55% Dex Universe (bonds) and 45% S&P/TSX Composite TR (shares)). This chart is intended only as an illustration of the effect of the composite growth rate of an annual investment and does not reflect past or future values or returns of the portfolios.

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