

**YOUR IN-CAISSE
POLICE REPRESENTATIVE**



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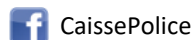
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WEB CONFERENCING

Our Caisse advisors can meet you online anytime, whether you're at home, the office, the cottage or abroad.



514.VIP (847).1004 | 1.877.VIP (847).1004
CAISSE-POLICE.COM

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**VIP SERVICE OFFER
FOR POLICE OFFICERS**

An exclusive and versatile offer

*We're here to support our members,
no matter what stage they're at.
That's what membership means to us !*



THE CAISSE

A FINANCIAL COOPERATIVE YOU CAN IDENTIFY WITH

Caisse Desjardins des policiers et policières is a financial services cooperative governed by police officers and founded in 1946. The Caisse is the realization of a vision created by an independent association of police officers who wanted to create an institution that met their financial and economic hopes and needs.

The cooperative is collectively owned, and decisions are made democratically.

The caisse model is a different way of doing business.

Our mission

To support police families* and provide exclusive, customized financial solutions that contribute to their economic and social well-being.

Our members, officers and employees are our biggest asset, and they wear our inclusive and social values on their sleeves.

Together, they embody a financial institution that represents them effectively and works for their benefit.

Our values

- Cooperation
- Performance
- Membership

* A police family is a police officer, their spouse and children

A COMMITTED POLICE INSTITUTION

The Caisse is a proud partner of the police community, and maintains special relationships with police associations and police employer and membership organizations.

We're involved in most projects that benefit our police members and encourage their community involvement.

Our relationships in the workplace and with membership organizations, and our rapport with the community stakeholders means we're able to adapt our offer to meet the changing needs of our members.

*We're here to support our members, wherever they are.
That's what membership means to us !*

We provide personalized, long-term support for you and your family at every stage of your police career, from studies in policing, to your active career and right through retirement.

Our team can provide consistent service quality wherever you serve, and as long as you're there. We work to find you the right solutions for all your financial plans, when you need them.

Caisse Desjardins des policiers et policières is your gateway to the complete range of Desjardins Group products and services.

We can also offer you a variety of exclusive benefits, including:

VIP PLAN RATES

We give members who set up full salary deposits a **\$40** monthly rebate on transaction fees for everyday transaction account (but using your monthly allotment of transactions wisely is still the best way to pay \$0!).

NO-FUSS OFFER !

UNLIMITED VIP PLAN*

Stop worrying about how many monthly transactions you have left.

- Unlimited transactions for everyday transaction account
- \$7.95 a month, or free when you maintain a minimum monthly balance of \$4,000 or more.

VIP LINE OF CREDIT*

Versatile credit, versatile rate !

- Personal line of credit (unsecured)
- Great interest rate of prime plus 1.95%
- \$10,000 maximum
- Subject to credit approval and certain conditions.

* Certain conditions apply. Offer applies to active and retired police officers. Conditional on full salary deposits.

Our experts develop strong, lasting relationships based on trust, so they can provide sound mortgage advice and find you the best possible financing solutions.

- Comprehensive support for your first property
- Pre-approved financing
- DIY builds eligible
- Existing loan transfers and/or increases
- Versatile Line of Credit—catchall financing

A PORTABLE MORTGAGE

Many police professionals follow their family or their professional prospects and serve in various locations throughout their careers.

Our Caisse is always finding ways to give you more, and our **portable mortgage** option is available on all of our mortgages.

It allows you to change your primary residence when you move without having to pay any penalties, and it includes mortgages on new properties outside of the area served by the Caisse. Come in and talk to our team to learn more about the option and the conditions that apply.

Our partnership with insurer

The Personal means we can offer you: :

- A personalized auto, home and business insurance plan.
- Exclusive and competitive group rates.

Your spouse and dependants are eligible for the same benefits we offer you.



The Caisse can offer you all the Desjardins financial products and advisory services we have access to through Desjardins's subsidiaries, as well as our own tailor-made products and services that fit your personal financial situation.

UNIQUE SAVINGS PRODUCTS DEVELOPED WITH OUR COMMUNITY PARTNERS:

GROUP RRSP/LIRA

We've created a group RRSP/LIRA exclusively for police officers. It includes a discount on management fees that increases along with the total balance in the plan and your investment. The discount boosts your return and increases the value of your investment.

LIFE AND HEALTH INSURANCE

Doing your job means putting your health – and even your life – at risk. Despite being cautious and vigilant, the situations you encounter can result in disability, critical illness or poor health, which in turn may have financial repercussions that could get you, and even your family, off track.

Thankfully, your Caisse can set you up with a Desjardins Financial Security professional who can help you plan for the unexpected.

The service is free of charge and there are no obligations.

The Caisse has developed a special offer for police families.

We know our members want to share the benefits we can offer them as law enforcement professionals with their loved ones.

SPECIAL FAMILY SERVICE OFFER

Just like you, your spouse* and your children have access to the Unlimited VIP Advantage Transaction Package at \$7.95 per month, conditional on the full deposit of their salary or retirement income.

Spouses also qualify for the **Quebec police group RRSP** and the **Responsible group RRSP-TFSA**.

* Within the meaning of the Law

RESPONSIBLE GROUP RRSP-TFSA

The Caisse shares your concerns for the environment and climate issues. In collaboration with Desjardins Assurances, we are proud to offer you an autonomous group retirement savings program that respects your social and environmental convictions.

Profitable for you and for the planet, this new solution allows you to invest in a group RRSP and TFSA independently, via a secure site available 24/24, 7/7.

caisse-police.com/reer-celi-responsables