

## Desjardins The Perfect Solution

Thanks to Desjardins' implementation of the Immigrant Investor Program, countless business people and their families have benefited from immigrating to Canada. An impressive track record, a stellar reputation among leading banking institutions, and an extensive global network of authorized immigration advisors have proven consistently to investors that Desjardins is the premier gateway to Canada. Here are just a few of the reasons why choosing Desjardins gives clients a distinct advantage:

- Desjardins is duly authorized by both levels of government to manage the Immigrant Investor Program;
- Desjardins' network of authorized immigration advisors is active in over 70 countries worldwide;
- A dynamic, multilingual and multicultural team with expertise in specific international markets;
- Former government immigration officers assist authorized immigration advisors and their clients during the processing of their files;
- Documentation available in several languages;
- Complete array of banking products and services that only a leading banking institution can offer;
- Unique business opportunities via Desjardins' vast network of business clients;
- Exclusive scholarships for investors and their families;
- Complete support before, during, and after immigration.

# Desjardins

A World Banking Leader



DESJARDINS GROUP

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### Desjardins Immigrant Investor Program

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# Bank on 100 years of experience

INSURANCE  
TRUST  
BROKERAGE  
INTERNATIONAL BANKING

## Desjardins The Forefront of Canadian Banking Institutions

With over 100 years of experience and the backing of an AA credit rating from Standard & Poor's, Desjardins is among Canada's foremost banking institutions and one of the top worldwide financial conglomerates. Over 5.5 million customers and businesses rely on Desjardins' comprehensive array of integrated financial products and services. From global banking to brokerage, trust services to a wide range of insurance products, it's all under one roof. Desjardins – where a commitment to excellence means clients always enjoy a superior banking experience.

### Desjardins Ranks Among the World's Top 100 Banking Institutions

World Ranking	Bank	Country
<b>Over \$100 Billion in Assets</b>		
1	Citigroup	United States
74	Standard Chartered	United Kingdom
99	<b>Desjardins Group</b>	<b>Canada</b>
<b>Between \$50 and \$100 Billion in Assets</b>		
138	Sberbank	Russia
198	China Merchants Bank	China
213	Korea Exchange Bank	South Korea
<b>Under \$50 Billion in Assets</b>		
345	Grupo Financiero Banorte	Mexico
514	Bank of India	India
644	Bank Saderat	Iran

Source: *The Banker*, July 2005





## Canada at a Glimpse

Major cities:  
Montréal, Toronto, Vancouver

Population:  
32,146,547 (2005)

Area: 9,970,610 km<sup>2</sup>  
(10 provinces and 3 territories)

Official languages:  
English and French

Government:  
Parliamentary democracy

Inflation:  
2.4% (5-year avg.)

Source: Statistics Canada

## The Desjardins Immigrant Investor Program

Canada enjoys limitless potential, a fact the government makes the most of by providing substantial incentives that encourage employment and business development across the country.

For this reason, the Canadian government created the Immigrant Investor Program. It provides qualified business people and their families with a simple way of immigrating to Canada, while at the same time contributing to the expansion of this country's vibrant economy.

Moreover, the Program's requirements are easy to meet because it is designed to give investor applicants an important head start and does not require them to establish a business while in Canada. As a result, larger numbers of investors are successfully completing the immigration process. Clearly, the numerous advantages of this first-class program become apparent when administered by a world-class financial institution like Desjardins, which has helped thousands of eligible candidates obtain unconditional visas, permanent residence, and ultimately, Canadian citizenship.

To qualify, the investor must meet the following Program requirements\*:

- Possess a global net worth of at least \$800,000\*\*;
- Have management experience;
- Commit to a 100% government-guaranteed passive investment of \$400,000 for a five-year term (or benefit from a smaller down payment with the Desjardins Golden Plan).

\* Established by the government

\*\* Please consult a currency converter website for the equivalent in local currency.

### Another Success Story!

"Canada is an endless list of economic success stories, including mine! What's more, Desjardins made our dream of giving our children the opportunity for a better education a reality. Our daughter now works as an accountant, and our son is a full-time university student."

Mr. Elenkov  
Immigrated from Bulgaria in 2001



## Canada A Land of Limitless Opportunities

Canada is the second largest country in the world, a place of breathtaking scenery and immeasurable natural resources. What's more, it was ranked by the United Nations as the best country in which to live... for seven consecutive years!

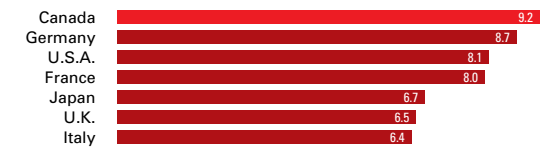
Canada's success can largely be attributed to its multiculturalism, which is strongly encouraged here and considered an essential part of its rich national heritage.

Recognized for having a superior quality of life, Canadian citizens benefit from expansive economic opportunities, first-class universal medical care, and an impressive range of social programs. Residents also enjoy one of the world's best publicly funded education systems, including very affordable universities of international renown. All of these advantages exist within Canada's celebrated context of political stability and prosperity.

The North American Free Trade Agreement (NAFTA) adds to the bounty, giving individuals doing business in Canada access to markets with over 400 million consumers whose combined GDP exceeds US\$11.4 trillion.

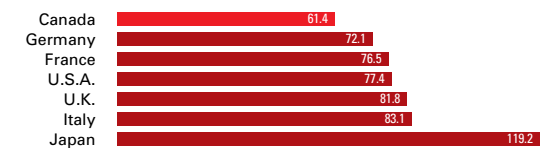
## Canada's Rank Among G8 Nations

**1<sup>st</sup>** for quality of life



Source: IMD World Competitiveness Yearbook 2004  
Note: A higher number indicates a higher quality of life.

**1<sup>st</sup>** for lowest cost of living



Source: IMD World Competitiveness Yearbook 2004  
Note: A lower number indicates a lower cost of living.

**1<sup>st</sup>** for highest public spending on education\*

\*Source: KPMG Competitive Alternatives 2004

**1<sup>st</sup>** for ease in establishing a business\*\*  
(Shortest time and fewest procedures)

\*\*Source: World Bank Group 2004

**1<sup>st</sup>** for lowest overall cost of doing business\*

**1<sup>st</sup>** for most favourable tax incentives for R&D\*\*\*

\*\*\*Source: Warda, Jacek P.