

# A full range of wealth management solutions from a partner you can depend on.

**At SASCU Credit Union,** you'll find a sophisticated wealth offering backed by Aviso Wealth, one of Canada's largest independent wealth management firms.

Your advisor works with you to understand your goals and build a holistic plan with a full range of Aviso Wealth solutions. These leading solutions include NEI mutual funds, OnPoint Portfolios, Qtrade Direct Investing, managed solutions and more.

Owned by the credit unions, Aviso Wealth manages and administers over \$95 billion of assets for credit unions and independent financial organizations from coast to coast.

Discover our complete wealth offering that includes a wide range of investments with a focus on retirement planning, responsible investing, tax and estate strategies, business transition planning and more.

**With so many investment options, there's something for everyone.**

## Full service financial advice

### Mutual funds and pooled investments for building your custom portfolio.

Work with your advisor to help you choose from professionally managed pools of stocks, bonds and/or securities aimed at a specific theme or investment objective.

### Managed portfolios for the ease of an all-in-one solution.

Available only at the credit union, a complete, diversified investment in a single portfolio with advanced construction and professional management.

## Digital wealth solutions

### Realize opportunity and execute with ease.

Buy and sell stocks, bonds, ETFs and more on major Canadian and U.S. exchanges on your own.

### Automated portfolios for investors who are looking for a digital solution.

An online investing program manages your portfolio, so you can "set it and forget it."

Invest with confidence at SASCU Credit Union.

### Aviso Wealth

Over 25 years as the wealth management provider to credit unions across Canada.\*

One of Canada's largest independent wealth management firms.

100% Canadian owned and independent.<sup>1</sup>

Parent company of NEI Investments, Qtrade and Credential



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# Trust. Loyalty. Honesty.

## Investing at the credit union is about more than just investments.

### Wealth management solutions created exclusively for SASCU members.

Available only at credit unions, OnPoint Portfolios and Credential Managed Accounts offer a wide range of wealth management services while meeting superior due diligence standards.

### NEI Investments A leader in responsible investing.

NEI's line-up of mutual funds and managed portfolios have been making the world a better place for over 30 years. With experienced portfolio managers from around the globe, NEI uses environmental, social and governance (ESG) screening for investment decisions, and proactively engages with companies to effect change.

### Qtrade Direct Investing™ and VirtualWealth® A digital wealth leader.

Consistently ranked "Canada's best on-line brokerage" by The Globe and Mail, MoneySense and Surviscor, Qtrade Direct Investing is ideal for the do-it-yourself investor, with its user-friendly interface, award-winning customer service, and extensive tools, education and resources.<sup>2</sup>

VirtualWealth is an online investing program that matches you to a well-diversified portfolio of ETFs or NEI mutual funds based on your risk profile, and then automatically manages that portfolio for you.

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To learn more about investing, talk to your advisor.

**SASCU**

\* Formerly Credential Financial (1998-2019). <sup>1</sup> Aviso Wealth is owned by Desjardins—a member-owned Canadian financial services cooperative and the largest federation of credit unions in North America—as well as the five provincial Credit Union Centrals and The CUMIS Group. <sup>2</sup> Best online brokerage: The Globe and Mail (2020, 2018, 2016, 2014, 2011, 2010, 2009, 2008, 2007, 2006, 2005), MoneySense (2020, 2018 twice, 2017 twice, 2016), Surviscor (2020, 2019, 2018, 2017, 2016). Best customer service experience: MoneySense (2018, 2017, 2016), Surviscor (2019, 2018, 2017, 2016, 2015). Mutual funds are offered through Credential Asset Management Inc. ("CAM"). Mutual funds and other securities are offered through divisions of Credential Qtrade Securities Inc. ("CQSI"). Online brokerage services are offered through Qtrade Direct Investing, a division of Credential Qtrade Securities Inc. Qtrade and Qtrade Direct Investing are trade names and trademarks of Aviso Wealth Inc. and its subsidiaries. VirtualWealth is a trade name of Credential Qtrade Securities Inc. Aviso Wealth Inc. is the parent company of CAM, CQSI and NEI Investments. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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