We’re not just by your side, we’re on your side.

Personal wealth management
from your local credit union.

The Power of Us®

INSERT
YOUR LOGO

aviso
wealth

The wealth management solutions and expertise you need from a partner you can trust.

At your local credit union, you'll find a sophisticated wealth offering and experienced professionals, backed by Aviso Wealth. Aviso Wealth is part of Aviso, one of Canada's largest independent wealth management firms.

Your advisor is committed to doing what's right for you. Because at the credit union, we're all on the same side—yours. It's a place where financial services are delivered with integrity. And respect for people and the planet is second nature. A place that cares enough to put people before profits.

Wherever you are on your wealth journey—whether you're just starting out, raising a family, running a business, saving for retirement or already enjoying it—we'll be there to help you make the most of your investments.

Grow and protect your wealth with the credit union.

Personal

Our experienced advisors look at your whole wealth picture, and develop a strategy that's right for you.

Local

You'll find all the wealth management expertise and solutions you need, close to home.

Choice

Our competitive offering includes a wide range of investments, plus retirement planning, tax and estate strategies, business sale/succession planning and more.

Giving back

At the credit union, profits are distributed to our members and donated to the local community.

Stability and independence

Our wealth offering is backed by Aviso, one of Canada's largest non-bank wealth management firms, which is owned by credit unions from coast to coast.

Tell us your goals and dreams, and we'll help you get there.

Wealth is personal. That's why we recommend investing the time to sit down with one of our experienced, licensed advisors. We'll get to know you, identify your needs and goals, look at your complete wealth picture, and then map out a strategy to get you where you want to go.

At the credit union, we care about your overall financial wellness and will only recommend what's best for you.

Simplify your life, with all your wealth and finances in one place.

Why have a savings account and your mortgage at one place and investments at another? You can simplify your financial life by consolidating your wealth under one roof.

You can do it all at your credit union:

- Plan your wealth strategy with an experienced advisor.
- Choose from a wide range of investments to grow and protect your wealth, including mutual funds, multi-asset portfolios, managed accounts and more.[1]
- Tap into leading investment managers from around the world.
- Choose responsible investing options to make the world a better place.
- Enjoy the tax advantages of registered plans, such as TFSA, FHSA, RRSP, RRIF and RESP.
- Maximize your legacy with estate planning.
- Set up group benefits and retirement plans for your business, and get advice on selling or succession.

[1] Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc.


We’ve been around the block.
Aviso brings over 30 years of expertise so you can invest with confidence.*
* Formerly, Credential Financial (1992-2019)

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

Together, your credit union and Aviso Wealth provide access to a wide range of investment options. Your advisor can recommend the investments that will be the best fit for you, considering your needs and objectives, your investment time horizon, the amount you'll be investing, your sensitivity to risk, and other factors.

Full-service financial advice

- Tailored wealth plan to meet your financial goals
- Ongoing relationship with knowledgeable advice and support
- Access to specialized expertise

Mutual funds and pooled investments for building your custom portfolio.

Professionally managed pools of stocks, bonds and/or other securities, aimed at a specific theme or investment objective.

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

Complete, diversified investment in a single portfolio with advanced portfolio construction and professional management.

Managed accounts for members with complex needs.

Investment accounts and specialized expertise for members who require a higher level of planning and advice.

Direct investing solutions

Self-directed investing for the do-it-yourself investor.

Realize opportunity and execute with ease. Buy and sell stocks, bonds, ETFs and more on major Canadian and U.S. exchanges.

Automated advice for investors looking for a digital solution.

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

Online brokerage services are offered through Qtrade Direct Investing. Mutual funds and other securities are offered through Aviso Wealth. Qtrade Direct Investing, Qtrade Guided Portfolios and Aviso Wealth are divisions of Aviso Financial Inc.

You'll find industry-leading expertise in our family of wealth management solutions.

Managed solutions for credit union members.

Managed Solutions provide fully diversified, professionally managed portfolios, all for one simple annual fee.

A leader in responsible investing.

NEI Investments

For almost 40 years, NEI has been at the forefront of responsible investing by providing innovative solutions that deliver results. By working with a roster of global investment managers that act as subadvisors, NEI Investments offers a range of equity, fixed income and balanced mutual funds, as well as multi-asset portfolios.

A direct investing leader.

Qtrade Direct Investing® and Qtrade Guided Portfolios®

Consistently ranked among Canada's best online brokerages 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.[2]

Qtrade Guided Portfolios 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.

[2] Best online brokerage: The Globe and Mail (2022, 2021, 2020, 2018, 2016, 2014, 2011, 2010, 2009, 2008, 2007, 2006, 2005), MoneySense (2020, 2018, 2017, 2016), Surviscor (2023, 2020, 2019, 2018, 2017, 2016). Best independent online broker: MoneySense (2018, 2017, 2016)

Wealth management is more than investments.

Protect your wealth by meeting with one of our advisors for a full planning analysis. Holistic planning brings all aspects of your wealth together, with the goal of optimizing your overall financial well-being.

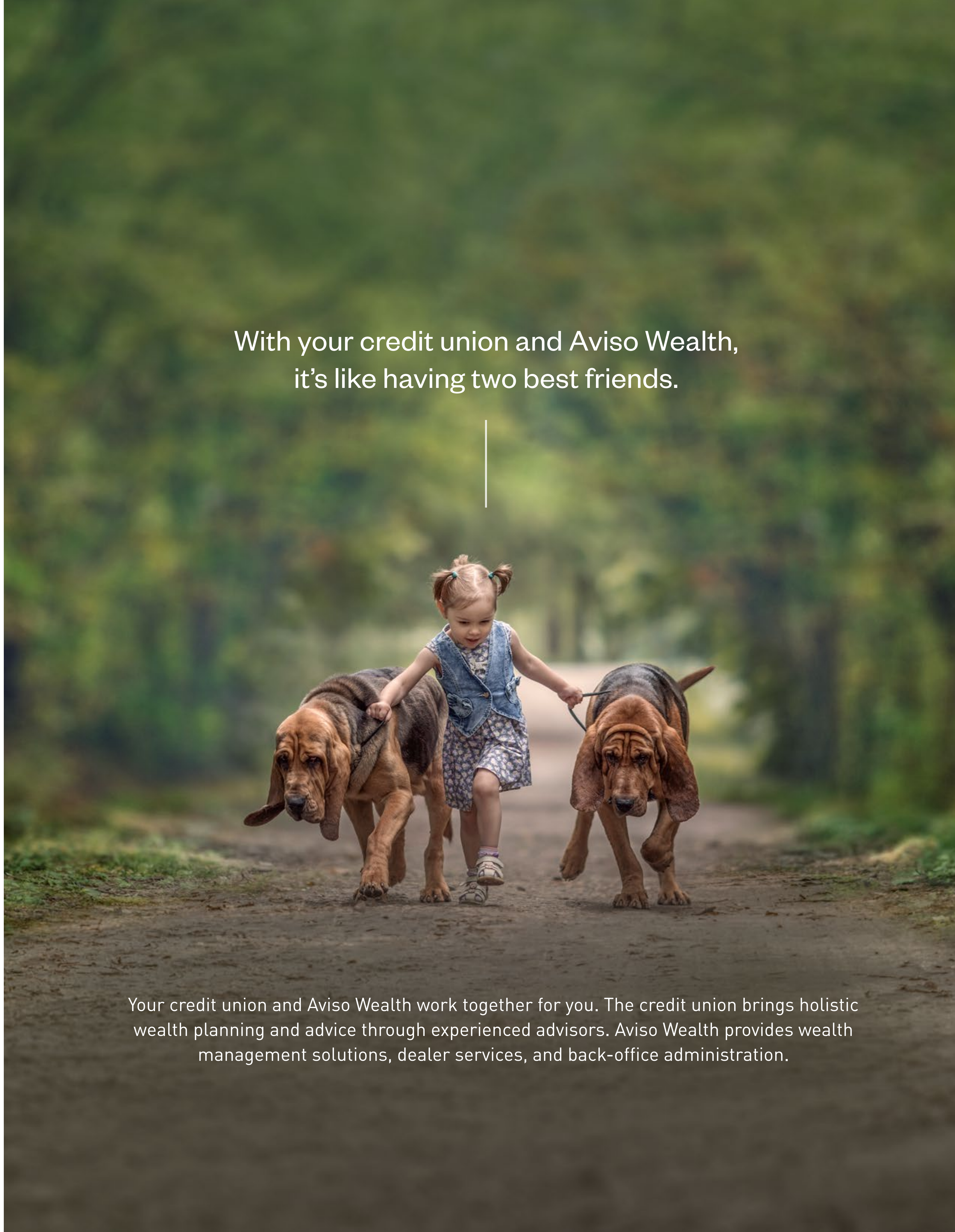
Aviso Wealth, a strong foundation for your success.

Owned by the credit unions, Aviso is one of Canada's largest independent wealth management firms, serving virtually all of Canada's credit unions and a range of independent financial organizations.

With approximately $125 billion of assets under administration and management, Aviso has the resources to bring the best products and services to credit unions and their members.

You can invest with confidence, with Aviso.

- One of the largest independent wealth management firms in Canada.
- Serving 600,000+ investors and 150 credit unions.
- Supporting 2,400 advisors.
- Owned by Canada's credit unions and Desjardins.[3]



[3] Aviso 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.


Trust.
Loyalty.
Honesty.
Sometimes you can get everything you need in one place.
Discover the full range of wealth solutions at your local credit union.

Call or visit your credit union to get started with an advisor today.

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