



FOR IMMEDIATE RELEASE

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Synergy Credit Union introduces VirtualWealth® robo-advice

Lloydminster, Sask. – Until recently, investors could work with an advisor or they could self-manage their own investments. Now there's another option: digital advice (or robo-advice). In partnership with Aviso Wealth, Synergy Credit Union is offering VirtualWealth to its members.

VirtualWealth is a simple, easy-to-use online investing service that matches investors with a tailored portfolio based on their goals, timeline and tolerance for risk. Each portfolio holds a professionally managed, well-diversified mix of low-cost funds, which is automatically rebalanced to the investor's target asset allocation.

With VirtualWealth, investors can also choose Responsible Investing portfolios which incorporate analysis of companies' environmental, social and governance (ESG) performance into the investment decision-making process.

"We're proud to offer this innovative service to our members, because it provides them with more choices and more flexibility when it comes to investing," said Synergy Wealth Manager Austin West. "Investors who value a face-to-face relationship can have expert advice from a qualified advisor. And those whose needs are met by a simple and convenient online portfolio service can choose VirtualWealth."

"We're excited about introducing a high-quality digital advice service to our partners," said Catherine Wood, Senior VP, Head Online & Digital Wealth and Chief Marketing & Innovation Officer with Aviso Wealth, the parent company of VirtualWealth. "It extends our partners' suite of competitive wealth management solutions and enhances their ability to meet the advice preferences of all their members. VirtualWealth delivers the ease-of-use and personalized approach that investors now expect from digital services."

Getting started with VirtualWealth is quick and easy. Investors answer a set of risk- and goal-based questions, and the service suggests a portfolio designed to deliver the right balance between growth potential and capital protection. The entirely digital (paperless) onboarding is easy and convenient.

About Synergy Credit Union

Synergy Credit Union is a member-owned financial institution serving more than 27,000 members from 10 communities within west-central Saskatchewan. Synergy Credit Union is the fourth largest credit union in the province of Saskatchewan and is one of the leading credit unions in Canada, with more than \$1 billion in assets. Synergy Credit Union provides core banking services through the traditional branch network, the Canada-wide AccuLink ATM network, online banking, automated telephone banking, mobile web banking, as well as through the Member Contact Centre and by SMS texting. More complex and advanced services, such as financial advice and analysis, are delivered by specialists who may be located in select branches or available to meet in a location of the member's choice, by request.

About Aviso Wealth and VirtualWealth

VirtualWealth is part of Aviso Wealth, a national, integrated financial services company owned by credit union Centrals, The Co-operators/CUMIS and Desjardins. VirtualWealth capitalizes on the same technology capabilities as Qtrade Investor, one of Canada's top-ranked online brokers. Aviso Wealth's MFDA- and IIROC-regulated dealers, and its insurance dealer, support thousands of financial advisors at over 200 credit unions across Canada. Aviso also provides a full range of investment solutions, focusing on Responsible Investments, to Canadians from coast to coast. More information about VirtualWealth is available at virtualwealth.ca. More information about Aviso Wealth is available at aviso.ca. VirtualWealth® is a trade name of Credential Qtrade Securities Inc., Member of the Canadian Investor Protection Fund.