

Desjardins Sustainable Moderate Fund

Fund Category

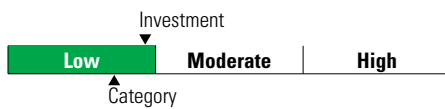
Global Fixed Income Balanced

General Information

Fund Code 443/0443
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 1.94
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.33% SocieTerra Moderate Portfolio, I-Class / 66.67% SocieTerra Balanced Portfolio, I-Class

Volatility Analysis



Investment Objective

This fund targets an annualized return higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

38.5% FTSE Canada Universe Bond, 16.5% Bloomberg Barclays Multiverse Hedged, 13.5% MSCI Canada, 31.5% MSCI All Country World ex Canada IMI Net

Investment Strategy

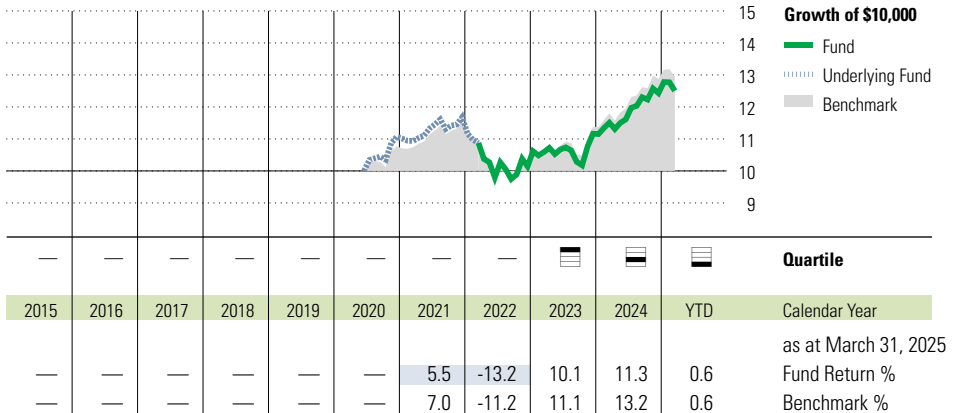
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and long-term capital appreciation. Its allocation is slightly tilted towards fixed-income securities compared to growth-oriented securities. The fund is intended for investors who have a moderate profile and risk tolerance. The underlying funds bring to the forefront the integration of environmental, social and governance (ESG) factors into investment selection and management, in some cases through a focus on specific sustainable development approaches or objectives. Furthermore, the fund is subject to exclusion criteria related to tobacco, nuclear energy, weapons and fossil fuels.

Notes

The benchmark was last changed on June 1st, 2022. Returns calculated before April 2022 are simulated according to the allocation of SocieTerra Portfolios in force before this date.

The name of the fund was changed from "SocieTerra Moderate" to "Desjardins Sustainable Moderate" on April 30, 2024.

Performance Analysis as of March 31, 2025



Annualized Returns %

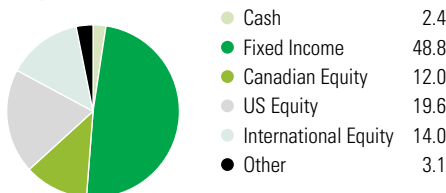
	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.1	0.6	8.7	8.7	4.8	3.4	—	—
Benchmark	-1.7	0.6	9.8	10.1	5.8	4.8	—	—

Calculated Returns (See Notes)

Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of March 31, 2025

Composition



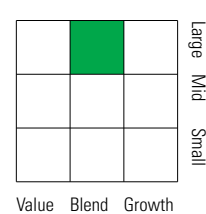
Top Five Countries

	% Assets
United States	43.0
Canada	26.2
United Kingdom	5.6
France	3.7
Germany	3.5

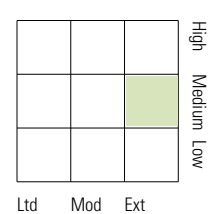
Top 10 Holdings

	% Assets
Desjardins Sustainable Glb Bond Fd, I-CI	3.0
Microsoft Corp	1.2
Canada (Government of) 2.75% 01-09-2027	1.2
Canada (Government of) 3.25% 01-12-2034	1.1
Canada (Government of) 1.5% 01-06-2031	1.1
Constellation Software Inc	0.8
SAP SE	0.8
Royal Bank of Canada	0.7
Ontario (Province Of) 3.65% 02-06-2033	0.6
Agnico Eagle Mines Ltd	0.6
Total Number of Portfolio Holdings	4
Total Number of Underlying Holdings	2,747
Total Number of Stock Holdings	624
Total Number of Bond Holdings	1,550

Equity Style



Fixed Income Style



Global Equity Sectors

	% Equity
Utilities	1.9
Energy	0.4
Financials	20.9
Materials	6.0
Consumer Discretionary	8.0
Consumer Staples	8.2
Communication Services	4.9
Industrials	14.7
Health Care	11.9
Information Technology	20.9
Real Estate	2.1
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	54.0
Corporate Bonds	37.4
Other Bonds	0.0
Mortgage Backed Securities	5.4
ST Investments (Cash & Other)	3.1
Asset Backed Securities	0.3