

SocieTerra Balanced Fund

Fund Category

Global Neutral Balanced

General Information

Fund Code 444/0444
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 2.25
Underlying Assets (\$Mil) 1,504.52

Fund Company Desjardins Investments Inc
Underlying Fund SocieTerra Growth 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

28% FTSE Canada Universe Bond, 12% Bloomberg Barclays Multiverse Hedged, 18% MSCI Canada, 42% MSCI All Country World ex Canada IMI Net

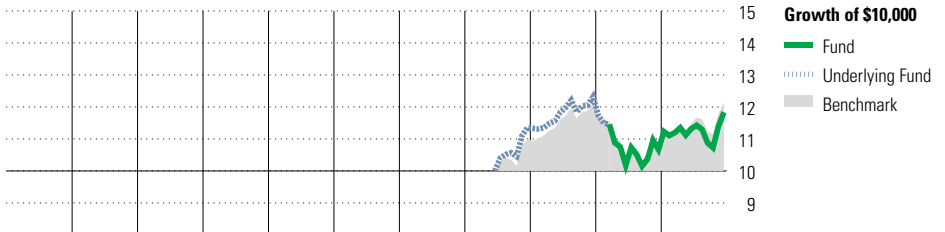
Investment Strategy

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 long-term capital appreciation and, to a lesser extent, income. Its allocation is slightly tilted towards growth-oriented securities compared to fixed-income securities. The fund is intended for investors who have a balanced profile and moderate 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.

Performance Analysis as of December 31, 2023



Quartile											
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Calendar Year
—	—	—	—	—	—	—	—	—	—	—	as at December 31, 2023
—	—	—	—	—	—	—	—	8.4	-13.4	10.9	Fund Return %
—	—	—	—	—	—	—	—	10.3	-11.1	12.6	Benchmark %

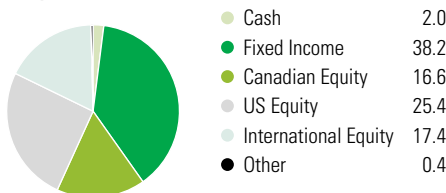
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.8	10.9	-2.0	1.4	—	—	—
Benchmark	8.1	12.6	0.1	3.4	—	—	—

Underlying Fund Performance

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 December 31, 2023

Composition



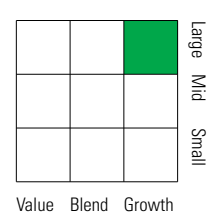
Top Five Countries

	% Assets
United States	42.8
Canada	27.9
United Kingdom	4.4
France	3.1
Japan	3.1

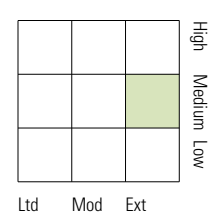
Top 10 Holdings

	% Assets
Microsoft Corp	1.9
Royal Bank of Canada	1.3
Canada (Government of) 1.5% 01-04-2025	1.2
The Toronto-Dominion Bank	1.2
Shopify Inc Reg Shs -A- Subord Vtg	0.9
Canada (Government of) 1.25% 01-06-2030	0.9
Apple Inc	0.9
Canadian Pacific Kansas City Ltd	0.8
Bank of Montreal	0.8
Brookfield Corp Reg Shs -A- Ltd Vtg	0.7
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,601
Total Number of Stock Holdings	651
Total Number of Bond Holdings	1,559

Equity Style



Fixed Income Style



Global Equity Sectors

	% Equity
Utilities	2.0
Energy	0.1
Financials	21.2
Materials	7.0
Consumer Discretionary	7.9
Consumer Staples	6.9
Communication Services	3.3
Industrials	17.9
Health Care	11.6
Information Technology	19.6
Real Estate	2.5
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	51.8
Corporate Bonds	43.8
Other Bonds	0.0
Mortgage Backed Securities	0.5
ST Investments (Cash & Other)	3.2
Asset Backed Securities	0.2