

Desjardins Sustainable Balanced Fund

Fund Category

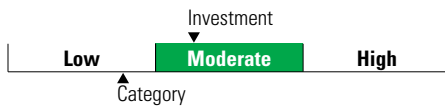
Global Neutral Balanced

General Information

Fund Code 444/0444
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 4.13
Underlying Assets (\$Mil) 1,520.89

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

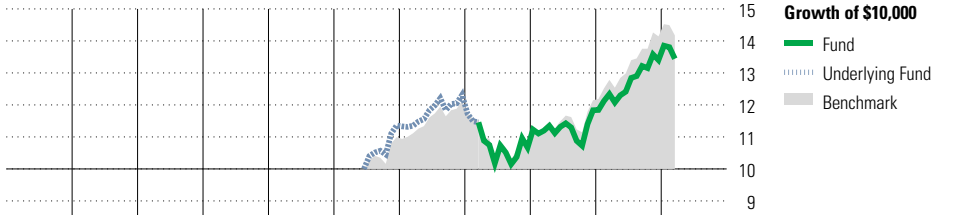
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and, to a lesser extent, income. Its allocation 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.

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

Performance Analysis as of March 31, 2025



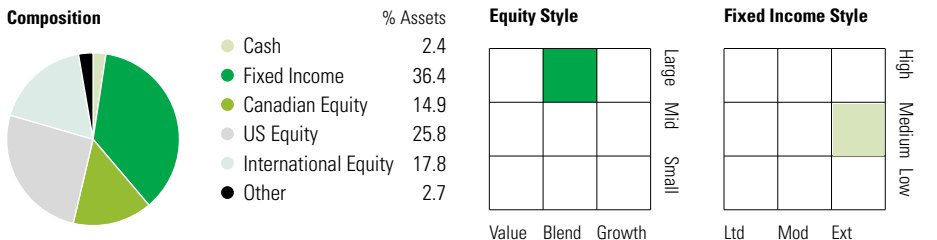
											Quartile
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
—	—	—	—	—	—	8.4	-13.4	10.9	13.2	0.3	as at March 31, 2025
—	—	—	—	—	—	10.3	-11.1	12.6	16.5	0.2	Fund Return %
											Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.6	0.3	9.0	9.6	5.5	4.3	—	—
Benchmark	-2.2	0.2	10.9	12.0	7.1	6.3	—	—

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 March 31, 2025



Top Five Countries	% Assets	Global Equity Sectors	% Equity
United States	44.1	Utilities	1.9
Canada	25.5	Energy	0.4
United Kingdom	5.6	Financials	20.7
France	3.6	Materials	6.0
Germany	3.4	Consumer Discretionary	8.1

Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Desjardins Sustainable Glb Bond Fd, I-CI	2.6	Consumer Staples	8.1
Microsoft Corp	1.6	Communication Services	4.9
Constellation Software Inc	1.0	Industrials	14.7
SAP SE	1.0	Health Care	12.0
Royal Bank of Canada	0.9	Information Technology	21.0
Canada (Government of) 2.75% 01-09-2027	0.8	Real Estate	2.1
Apple Inc	0.8	Unclassified	0.0
Canada (Government of) 3.25% 01-12-2034	0.8		
Agnico Eagle Mines Ltd	0.8		
The Toronto-Dominion Bank	0.8		

Fixed Income Breakdown	% Bond
Government Bonds	52.1
Corporate Bonds	38.5
Other Bonds	0.0
Mortgage Backed Securities	5.3
ST Investments (Cash & Other)	4.1
Asset Backed Securities	0.4