

Desjardins Sustainable Growth Fund

Fund Category

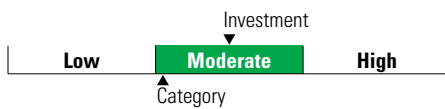
Global Equity Balanced

General Information

Fund Code 445/0445
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 8.85
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 25% SocieTerra Growth Portfolio, I-Class / 75% SocieTerra Maximum 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

17.5% FTSE Canada Universe Bond, 7.5% Bloomberg Barclays Multiverse Hedged, 22.5% MSCI Canada, 52.5% MSCI All Country World ex Canada IMI Net

Investment Strategy

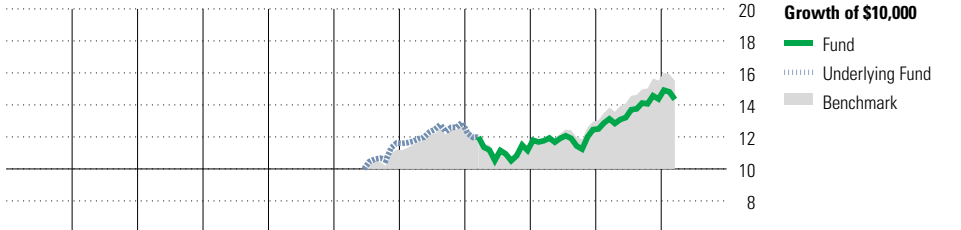
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and low income. Its allocation is heavily tilted towards growth-oriented securities compared to fixed-income securities. The fund is intended for investors who have a growth profile and high 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 Growth" to "Desjardins Sustainable Growth" on April 30, 2024.

Performance Analysis as of March 31, 2025



Quartile											Calendar Year
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	as at March 31, 2025
—	—	—	—	—	—	11.1	-13.6	11.7	15.3	-0.1	Fund Return %
—	—	—	—	—	—	13.6	-11.0	14.2	19.8	-0.1	Benchmark %

Annualized Returns %

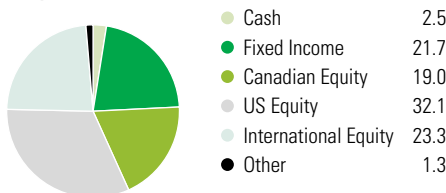
	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-3.2	-0.1	9.3	10.4	6.1	5.2	—	—
Benchmark	-2.7	-0.1	12.0	13.9	8.4	7.8	—	—

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	43.2
Canada	25.5
United Kingdom	5.7
France	3.7
Germany	3.5

Top 10 Holdings

	% Assets
Microsoft Corp	2.0
Constellation Software Inc	1.3
SAP SE	1.3
Desjardins Sustainable GIB Bond Fd, I-Cl	1.2
Royal Bank of Canada	1.2
Apple Inc	1.0
Agnico Eagle Mines Ltd	1.0
The Toronto-Dominion Bank	1.0
Mastercard Inc Class A	1.0
Brookfield Corp Reg Shs -A- Ltd Vtg	0.9
Total Number of Portfolio Holdings	4
Total Number of Underlying Holdings	2,709
Total Number of Stock Holdings	624
Total Number of Bond Holdings	1,527

Equity Style

Value	Blend	Growth	Large	Mid	Small

Fixed Income Style

Ltd	Mod	Ext	High	Medium	Low

Global Equity Sectors

	% Equity
Utilities	1.8
Energy	0.4
Financials	20.8
Materials	5.9
Consumer Discretionary	8.1
Consumer Staples	8.2
Communication Services	5.0
Industrials	14.7
Health Care	12.0
Information Technology	21.0
Real Estate	2.1
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	50.0
Corporate Bonds	38.0
Other Bonds	0.0
Mortgage Backed Securities	4.8
ST Investments (Cash & Other)	7.0
Asset Backed Securities	0.4