


SOCIETERRA CONSERVATIVE PORTFOLIO

Inception Date	A-Class: January 15, 2009 T4-Class: June 08, 2015
Asset Class	Portfolio solution
Value per Unit in \$	A-Class: 12.12 T4-Class: 8.68
Rebalancing	Within allowable limits
Total Assets in \$	427,624,789
Minimum Investment in \$†	500
Minimum Subsequent Investment in \$	25
Management Expense Ratio in %	2.11 ¹
Eligibility	A-Class: REG and NON-REG
Distribution Frequency	A-Class: Quarterly T-Class: monthly
Distribution per unit	T4-Class: 3.10¢
Risk Level	

CODES	Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL
Caisse Network				
A	00018			
T4	00418			
Advisor				
C		03018	03218	03418
R4		04018	04218	04418
Fee Based				
F	03818			
S4	04818			

PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)
Mirova*
ClearBridge Investments*
Addenda Capital*
Baillie Gifford Overseas*
Impax Asset Management*
Comgest*

FUND MANAGER

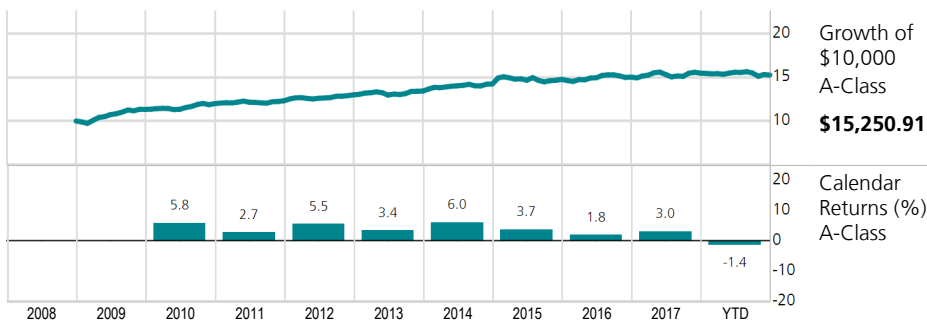
Desjardins Investments Inc.
www.desjardinsfunds.com

Note(s): ¹Source: Annual/Interim Management Report.
*Portfolio manager mandated by Desjardins Global Asset Management.
†Minimum account balance of \$1,000 one year after the account is opened. No minimum balance to be maintained for RESPs and group plans.

PORTFOLIO DESCRIPTION

The Portfolio is a strategic asset allocation fund. It seeks to provide income as well as a moderate level of long-term capital appreciation. The Portfolio invests primarily in Canadian and, to a lesser extent, foreign equities and bonds and/or in mutual funds which themselves invest primarily in Canadian or foreign equities and bonds. The Portfolio follows a responsible approach to investing.

PERFORMANCE ANALYSIS



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
A-Class	-0.4	-1.5	-2.0	-1.4	1.1	2.6	-	4.3
T4-Class	-0.4	-1.5	-2.0	-1.4	1.1	-	-	1.1

	2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD
Distribution Rate (\$) T-Class	-	-	-	-	-	0.58	0.38	0.37	0.37	0.37

PORTFOLIO ASSET ALLOCATION (%)



FIXED INCOME

Canadian Fixed Income

- Desjardins SocieTerra Canadian Bond Fund

Target **Actual**
71.0% **72.8%**

Foreign Fixed Income

- Desjardins SocieTerra Environmental Bond Fund

7.1% 7.2%

GROWTH

Canadian Equity

- Desjardins SocieTerra Canadian Equity Fund

8.7% 7.6%

Foreign Equity

- Desjardins SocieTerra American Equity Fund

6.7% 6.3%

- Desjardins SocieTerra International Equity Fund

5.0% 4.7%

- Desjardins SocieTerra Emerging Markets Equity Fund

2.6% 2.6%

- Desjardins SocieTerra Positive Change Fund

2.0% 1.8%

- Desjardins SocieTerra Cleantech Fund

2.0% 1.8%

- Desjardins SocieTerra Environment Fund

2.0% 1.8%

DECEMBER 31, 2018

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** Desjardins Investments Inc., manager of the Desjardins Funds, is announcing a reduction of the management fees on certain classes of units and series of shares of some Desjardins Funds.

The Desjardins Funds are not guaranteed, their value fluctuates frequently and their past performance is not indicative of their future returns. The indicated rates of return are the historical annual compounded total returns as indicated the date of the present document including changes in securities value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by such registered dealers as the Desjardins Financial Services Firm, a mutual fund dealer belonging to the Desjardins Group that distributes the Funds in caisses throughout Québec and Ontario.