

# SECURITY REDEMPTIONS

To protect investors' interests, Québec's *Autorité des marchés financiers* oversees compliance with the regulations governing all Québec mutual fund managers. For this reason, Desjardins Investments Inc., Desjardins Funds' Manager, reminds you of your rights on an annual basis.

You may therefore, at any time, request the redemption of all or part of the securities you hold in a fund, with a minimum redemption amount of \$50.

In Québec and Ontario:

- by calling your Québec or Ontario Desjardins caisse: 1 800 CAISSES (1 800 224-7737);
- by calling Desjardins Funds Customer Service: 514 286-3499 or 1 866 866-1280 for non-residents of Canada;
- by calling Desjardins Online Solutions AccèsD: 514 JACCESD (522-2373) or 1 800 CAISSES (1 800 224-7737).

In any jurisdiction in Canada where we can subscribe Desjardins Funds securities:

- by visiting a Desjardins service point, a duly registered Securities Dealer or Mutual Fund Dealer.

Any request received by the Investment Fund Manager before 4:00 p.m. (Montréal time) on a valuation date is executed at the net asset value per security determined on that day. Any request received later than 4:00 p.m. will be executed at the net asset value per security determined on the following valuation date. The Investment Fund Manager will pay the sale proceeds to you, less any applicable fees, within three business days from the date on which the sale price was determined, provided all necessary documentation is received by the Investment Fund Manager with your redemption order.

If the duly completed documents have not been received by the Investment Fund Manager by the close of business on the 10th business day following the redemption date, the Fund will be deemed having accepted an order for the purchase of a number of securities of the Fund equivalent to that redeemed. The redemption proceeds shall be applied to the payment of the purchase price of the replacement securities.

The Investment Fund Manager may suspend the redemption of securities of a fund or delay the payment of the redemption price under the exceptional circumstances set out in the "*Suspension of Redemptions*" section of the *Simplified Prospectus* (page 11).