

INVESTMENT FUNDS

# Chorus II Portfolios

INVEST WITH CONFIDENCE IN AN  
ALL-IN-ONE INVESTMENT PRODUCT  
RUN BY RENOWNED MANAGERS

 **Desjardins**  
Wealth Management  
Investments



**Looking to simplify your life and benefit from a sophisticated investment strategy that meets your financial needs?**

# We have the solution for you

**Chorus II Portfolios** are designed to meet the high demands of **affluent clients** looking for solutions tailored to their needs. If you have more than **\$100,000**<sup>1</sup> in investable assets and want a turnkey solution so you can get more out of life, these Portfolios may be the investment product for you.



<sup>1</sup> Minimum initial investment of \$100,000 in Chorus II Portfolios, except for Class O and P shares, which require a minimum initial investment of \$250,000. Conditions apply to members in certain professions.

# Key facts about the Chorus II Portfolios

## 1 PORTFOLIO CONSTRUCTION THAT IS REFINED AT THREE LEVELS

### Strategic asset allocation

Strategic asset allocation is the backbone of each **portfolio's construction**. It accounts for the lion's share of portfolio returns and aims to ensure adequate exposure to different asset classes based on the investor's profile. Success mainly comes down to exposure to complementary asset classes that offer attractive **long-term** return potential.

The underlying investments are carefully curated to comply with the strategic asset allocation, optimize risk management, and meet investors' income or growth needs.

### Tactical asset allocation

In the portfolio, tactical asset allocation strives to enhance asset allocation while leveraging **short-term** economic and financial outlooks.

This tactical management is carried out by Desjardins Global Asset Management (DGAM), whose proven process is based on three essential pillars:

Vigilance: Constant monitoring of pertinent financial and economic indicators.

Agility: Continuous review of tactical positioning for each asset class.

Diligence: A transparent and robust decision-making process to seize opportunities in a timely manner.

### Active management by renowned portfolio managers

DGAM uses an **extensive screening process** and conducts rigorous follow-up before selecting experienced portfolio managers. They separately manage the underlying funds that make up the portfolios. As a result, you benefit from the work of research teams and their **international** network of analysts who strive to find the right investments for you, based on the fund's investment objective.



- \$77.1 billion in assets under management<sup>2</sup>
- Headquartered in Montreal, Canada
- 84 investment professionals

<sup>2</sup> Assets under management at December 31, 2022  
Certain terms are defined on page 9.

# Key facts about the Chorus II Portfolios (cont.)

## 2 SEVEN PORTFOLIOS DIVIDED INTO TWO DISTINCT STREAMS

With Chorus II Portfolios, you can choose the option that best meets your needs, depending on your investment objective, your risk tolerance and your investment horizon.

### Chorus II Low Volatility Portfolios



If you are primarily looking for stability, you can opt for Chorus II Low Volatility Portfolios, as they aim to minimize the impact of market downturns by prioritizing portfolio stability and some long-term capital appreciation, while providing income.

### Chorus II Growth Portfolios



If you are looking for returns, aren't too worried about the market's ups and downs, and have a long-term investment horizon, the Chorus II Growth Portfolios may be the solution for you. They allow you to have a bigger stake in the stock markets and capitalize on opportunities, particularly in high-growth sectors.

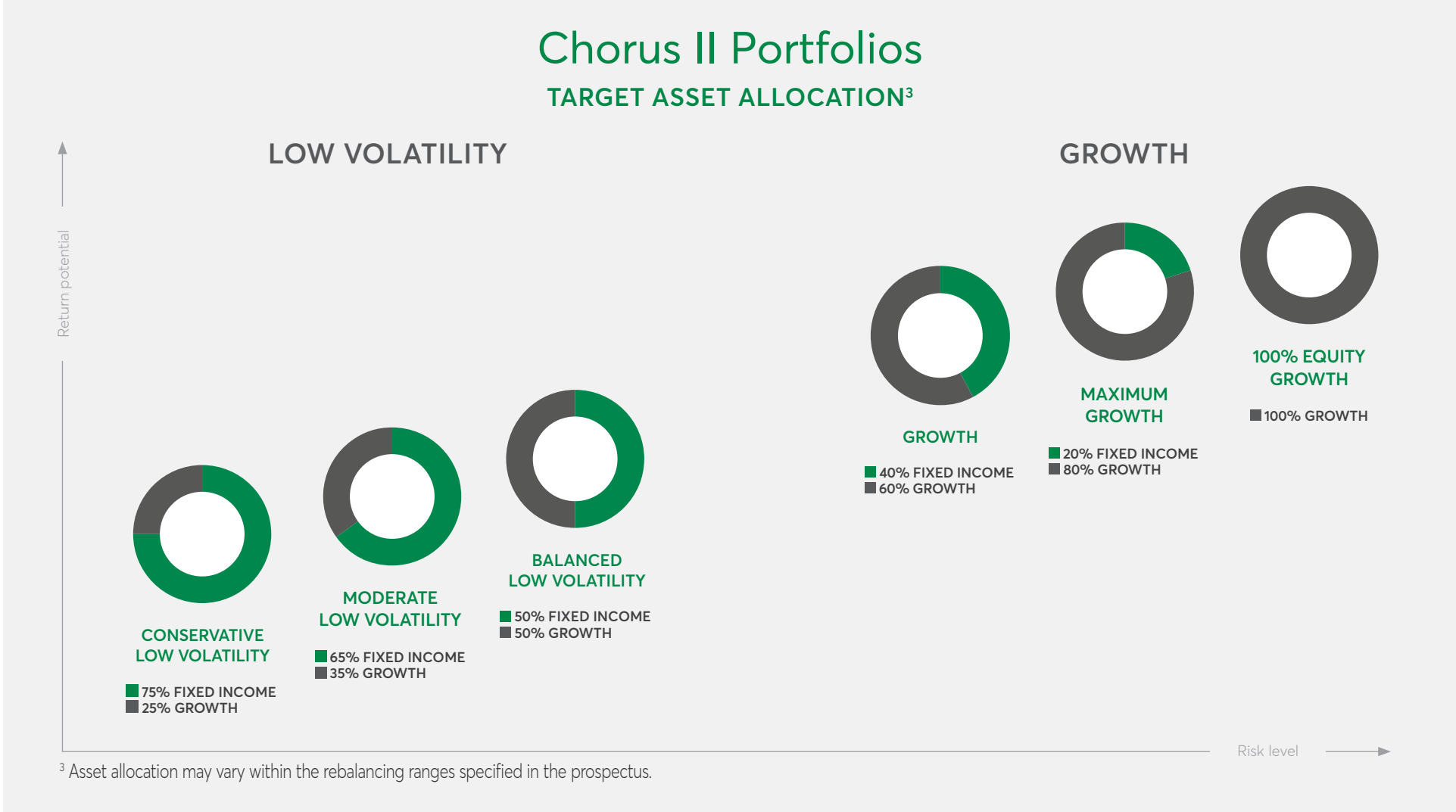
## 3 BROAD DIVERSIFICATION TO GIVE YOU PEACE OF MIND

Diversifying YOUR portfolio aims to reduce your risk and stabilize your long-term returns. It occurs through a selection of investments that is carefully thought out in terms of asset classes, management styles, and economic and geographic sectors.



# The Chorus II Portfolios lineup: a turnkey investment solution

We offer you seven portfolios to meet your financial goals. You can therefore choose the Chorus II Portfolio that suits you best, based on your investor objectives, including your risk tolerance and situation. Whether your risk tolerance is low, moderate or high, **we have the portfolio for you.**





## Take advantage of management fee rebates

When you invest \$100,000 in a Desjardins Fund or a Chorus II, Melodia or Desjardins Sustainable Portfolio<sup>4</sup>, you qualify for our Preferred Pricing Program and management fee rebates. You may also be eligible for better rebates if other members of your family<sup>5</sup> invest in Desjardins Funds based on all the assets held.

<sup>4</sup> Although the total value of the net assets invested in Desjardins Funds Class F, S, C and R units is used to determine the daily market value, only Class F, S, C-FE and R-FE units of the Desjardins Funds, except for Wise ETF Portfolios and Desjardins Alt Long/Short Equity Market Neutral ETF, can benefit from the management fee rebate under the program.

<sup>5</sup> Conditions apply to family grouping. Please see the [notice of management fee rebates](#).



IF YOU WANT A TURNKEY INVESTMENT THAT COULD MAKE YOUR LIFE EASIER AND GIVE YOU ACCESS TO SOPHISTICATED INVESTMENT STRATEGIES, **CHORUS II PORTFOLIOS** MIGHT JUST BE THE RIGHT CHOICE FOR YOU.



## What is an investment fund?

Also called a mutual fund, an **investment fund** is a financial product in which your assets are pooled with those of other investors. All of the assets are entrusted to a portfolio manager, who invests them in stocks issued by diverse publicly traded companies or bonds, in accordance with the fund's investment policy. The objective is to grow the assets based on the fund's investment objectives.

## What is strategic asset allocation?

**Strategic asset allocation** is the backbone of successful long-term investing. It involves allocating investments based on your investor profile, which factors in your risk tolerance, investment horizon and financial goals. The portfolio's assets are spread between different asset classes to create a well-diversified and efficient portfolio for your level of risk tolerance.

## What is active management?

Active management is an approach that seeks to generate a higher return than the benchmark index, based on analytical studies and absolute or relative forecasts of expected returns. To achieve this, **active portfolio managers** use their knowledge and experience when building portfolios to make investment decisions about which securities to buy or sell and the appropriate weighting for each one.

## What is tactical asset allocation?

Tactical asset allocation strives to boost returns and enhance asset allocation by leveraging **short-term** economic and financial outlooks. Tactical asset allocation provides increased ability to adapt to market conditions. Tactical portfolio managers have significant leeway to **adjust the weighting of asset classes**, within the limits of each portfolio.

**Desjardins Investments Inc. (DII) entrusts the management of its Chorus II Portfolios to Desjardins Global Asset Management Inc. (DGAM), as a portfolio manager.**

DII IS ONE OF THE LARGEST CANADIAN MUTUAL FUND MANUFACTURERS.

**\$39.3B**

IN ASSETS UNDER MANAGEMENT\*

+ 60 YEARS OF EXPERIENCE

+ 85 INVESTMENT FUNDS

DGAM IS ONE OF CANADA'S LARGEST PORTFOLIO MANAGERS.

**\$77.1B**

IN ASSETS UNDER MANAGEMENT\*

86 PROFESSIONALS

18 ETFs

+ 21 YEARS OF EXPERIENCE

\* As at December 31, 2022

# Desjardins: A name you can trust

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. It enjoys excellent credit ratings comparable to those of several major Canadian and international banks. It is recognized as one of the most stable financial institutions in the world according to *The Banker* magazine.

**Based on your personal needs and goals, your representative can help you choose the right investment. Speak to your representative today.**

[desjardinsfunds.com](https://desjardinsfunds.com)

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