

We've assembled some useful information on Desjardins Funds to help you perform a due diligence of our investment solutions for your clients.

Desjardins Group

- Largest financial cooperative in North America¹
- In business for over 120 years with 7.5 million members and clients²
- Assets under management: \$407.1 billion²
- One of the world's strongest banks according to *The Banker*³
- Capital ratios and [credit ratings](#) among the best in the industry
- Numerous [awards and recognitions](#) over the years

Desjardins Investments Inc.

- Desjardins Funds manufacturer
- One of Canada's largest investment fund managers
- Assets under management: \$39.3 billion⁴
- Wide range of investment funds and managed solutions
- Complete array of asset classes: income funds, balanced funds, Canadian equity funds, American equity funds, global and international equity funds, alternative funds and specialty funds
- Managed investment solutions: Chorus II, Melodia, SocieTerra and Wise ETF Portfolios
- Leader in responsible investment since 1990

Open architecture

- World-renowned [portfolio managers](#)
- Portfolio managers with the specialized expertise required for each mandate
- 70% of mandates are entrusted to external portfolio managers subject to a rigorous selection process
 - > The selection process is carried out by a specialized team of investment professionals
 - > It includes a due diligence questionnaire of over 100 questions on the environmental, social and governance (ESG) integration process
 - > Desjardins Funds portfolio managers are almost all signatories of the United Nations Principles for Responsible Investment
 - > Portfolio managers are diligently monitored
- Desjardins Global Asset Management Inc. (DGAM) is the lead portfolio manager for Canadian asset classes (equities and fixed income)

Performance

- Several Desjardins Funds [rank](#) high in their category
- [Prices and performance](#) of Desjardins Funds

Active management

- Actively managed funds with renowned portfolio managers whose goal is to outperform their respective benchmark

Competitive pricing

- Tailored to the business model, including [preferred pricing](#)

Large diversification

- Diversified on many levels, for example: securities, sectors, asset classes, geographic regions, fund features and exposure to different risk factors

Responsible investment (RI)

- Assets under management: \$12.2 billion²
- RI pioneer and innovator for over 30 years
- Proven track record
- Several firsts in Canada

Commitment

- Signatory of the United Nations Principles for Responsible Investment⁶
- Advance (Human rights), Finance for Biodiversity Pledge, Net Zero Asset Managers Initiative, Responsible Investment Association (RIA) supporting Member


Sophisticated range

- The largest RI product line in Canada with over 50 product options⁷, including: mutual funds, ETFs, structured products, guaranteed investment funds and annuities
- SocieTerra: a high-conviction mutual fund line-up
 - > Core ESG funds across major asset classes
 - > Multi-faceted diversification (geography, asset classes, sectors, market cap size, etc)
 - > Thematic and impact funds that focus their security selection on companies and projects offering solutions to ESG issues

High-conviction policies

- Rigorous and robust responsible investment policy and process achieving results that inspire investor confidence

ESG Approaches (SocieTerra line)

- Exclusions⁸
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- Best-in-universe approach
- Thematic investing
- Impact investing
- Shareholder engagement to improve ESG practices and disclosure⁵

Disclosure and transparency

- Visit our website to learn more about some investee companies, articles about ESG issues, the [companies' invest in measurable positive outcomes](#), [shareholder engagement](#) and [voting results](#).

¹ <https://www.desjardins.com/ca/about-us/desjardins/who-we-are/quick-facts/index.jsp>

² As at December 31, 2022.

³ Silvia Pavoni, "Top 1000 World Banks – Desjardins out in front of Canadian field," *The Banker*, July 1, 2020. <https://www.thebanker.com/Top-1000-World-Banks/Top-1000-World-Banks-Desjardins-out-in-front-of-Canadian-field?ct=true>.

⁴ Assets under management for Desjardins Funds as at December 31, 2022.

⁵ The approach used for each Desjardins Fund is described in their respective Desjardins Funds Simplified Prospectus.

⁶ <https://www.unpri.org/pri/about-the-pri>

⁷ Desjardins internal research, December 31, 2022. Data subject to change.

⁸ [Desjardins Funds Responsible Investment Policy](#)

The Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future 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 registered dealers.