

INVESTMENT FUNDS

Desjardins SociéTerra Positive Change Fund

COMMITTED TO BUILDING
A SUSTAINABLE AND
INCLUSIVE WORLD



Desjardins
Wealth Management
Investments



**Looking for an investment
that may have a major positive
impact for current and future
generations?**

We have the solution for you

The Desjardins SocieTerra Positive Change Fund **aims to invest in companies that are actively working to build a more sustainable world** for current and future generations **while seeking attractive return potential**. Companies that are committed to developing and delivering **solutions to today's most pressing social and environmental issues** are likely to grow and create long-term value.



Key facts about this Fund

1 PARTICIPATE IN THE **GROWTH OF COMPANIES** THAT ARE **IMPROVING** THE QUALITY OF LIFE FOR CURRENT AND FUTURE GENERATIONS AND HELPING **TO BUILD A BETTER WORLD.**

Social inclusion and education



(Example: Fighting inequality by facilitating access to property)

Environment and resource needs



(Examples: Reusing, recycling and repurposing precious metals from electronic devices)

Healthcare and quality of life



(Example: Developing access to remote medicine)

Base of the pyramid



(Example: Fighting poverty by providing access to microcredit)

2 INVEST IN COMPANIES THAT ARE WORKING TO ACHIEVE THE UN'S **SUSTAINABLE DEVELOPMENT GOALS**.*

SUSTAINABLE DEVELOPMENT GOALS

Here are a few of the 17 Sustainable Development Goals:

- No poverty
- Good health and well-being
- Quality education
- Clean water and sanitation
- Responsible consumption and production

3 **ENSURE THAT ACTIONS GENERATE TANGIBLE RESULTS** BY CONFIRMING EACH COMPANY'S INTENTION TO BE A PART OF THE SOLUTION AND THE POSITIVE IMPACTS OF THEIR PRODUCTS, AND THEIR BUSINESS OR COMMERCIAL PRACTICES.

* Source: [United Nations, Sustainable Development Goals](#)

More than just financial



The Fund's positive outcomes

By supporting companies that generate measurable positive outcomes, your investments can be part of the solution.

Through their activities, the Fund's portfolio's companies have contributed to achieve the following¹:



Environmental



Avoided
713
tons of CO₂e emissions

Equivalent to taking
172 cars
off the road for 1 year²



Saving
6.9 million
litres of water

The equivalent of the water consumed by
88 Canadians in one year³



Social



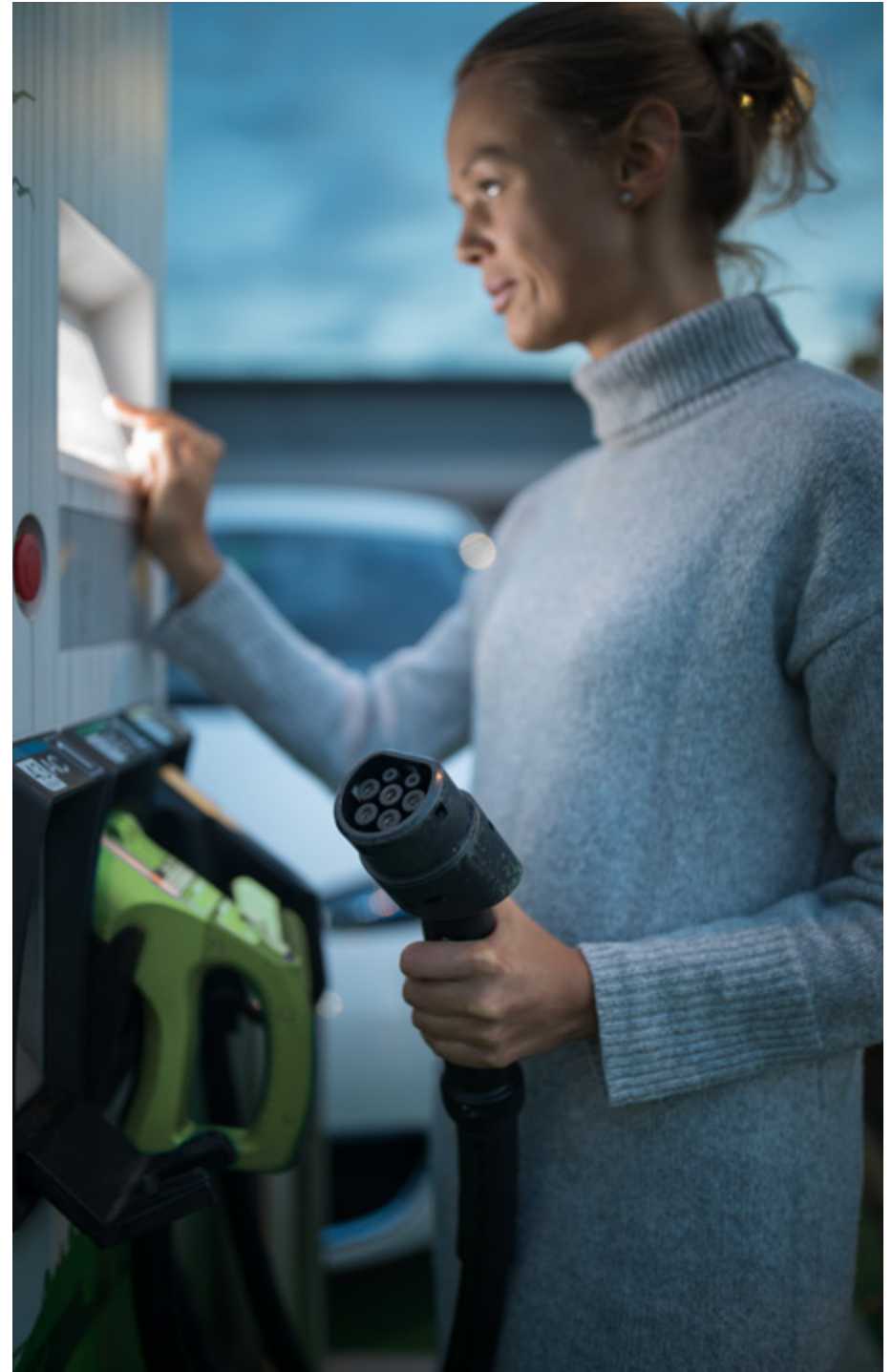
Provided access to financial services to at least **1,987 people**

Estimates based on an investment of CA\$10 million in 2020.

¹ Source: Baillie Gifford Overseas Limited. The contributions are based on the annual impact of the assets held in the Desjardins SociTerra Positive Change Fund portfolio on December 31, 2021. For those holdings that have been in the portfolio for less than the full year, no attempt has been made to pro-rate the contribution. However, as we have a long time horizon and aim to invest in our holdings for 5-10 years or longer, portfolio turnover is low. Headline Impact Data, while providing an indication of the impact of the portfolio, is vulnerable to inconsistencies. These can be caused by underlying assumptions. How companies measure, and report is not always uniform and, in some cases, requires conversion to allow for aggregation across the portfolio. Where information is not available we do not include a company's contribution within the Headline Impact Data snapshot. In time we hope to be able to encourage companies to increase their reporting. Data for CO₂e saved is based on company reporting which is either in CO₂ or CO₂e; the aggregate data is presented as CO₂e as this is the most conservative approach. Data related to money spent on healthcare services and prevention and disease is presented to date, covering multiple years.

² Calculation is based on the assumption of 20,000 kilometres per vehicle per year.

³ Learn more about the average annual residential water consumption per Canadian (about 215 l per day).



Companies* in which the Fund invests



Alnylam Pharmaceuticals Inc. Advancing healthcare

Alnylam Pharmaceuticals is a biopharmaceutical company focused on the research and development of medical treatments in the following areas: genetic medicines, cardio-metabolic diseases, infectious diseases, eye diseases and central nervous system diseases like Alzheimer's. Founded in 2002, the company has led the translation of RNA interference (RNAi) into an entirely new class of medicines. Their RNAi treatments were the first in the world to be approved.



Umicore SA Recycling

Umicore is a global materials technology and recycling group. Through recycling, the company reduces the need to extract raw materials and contributes towards a circular economy. In 2020, 64 per cent of materials used by Umicore were from end-of-life or secondary origin, while 34 per cent were of primary origin, a ratio that is getting better year over year. Umicore's catalysts and filters reduce toxic emissions from vehicles, in turn contributing to cleaner air and mitigating climate change. Umicore's cathode materials improve battery performance and reduce cost.

IF YOU'RE LOOKING TO CONTRIBUTE TO A MORE SUSTAINABLE AND INCLUSIVE WORLD,
THE **DESJARDINS SOCIETERRA POSITIVE CHANGE FUND** MAY BE THE INVESTMENT CHOICE
FOR YOU.

* These companies are in the Fund's portfolio as at December 31, 2022.

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 are ESG criteria?

Incorporating ESG criteria helps identify the various issues companies may be exposed to. To determine **the best-equipped companies** to resolve these issues, the portfolio manager incorporates the ESG considerations relevant to the companies' sector and their activities into their financial analysis.



Environmental

Example: Climate change



Social

Example: Occupational health and safety



Governance

Example: Diversity on boards of directors

What is RI?

Responsible Investment (RI) products are designed for investors who are looking for attractive return potential and the opportunity to support companies that are committed to sustainability and social responsibility toward people and communities.

CONTROVERSIAL SECTORS EXCLUDED



ESG CRITERIA INCORPORATED INTO FINANCIAL ANALYSIS



ESG-SPECIFIC OBJECTIVES

Examples: Positive selection, thematic investing



SHAREHOLDER ENGAGEMENT

Dialogue, filing resolutions and voting at shareholder meetings



REPORTING AND EXTRA-FINANCIAL INDICATORS

DESJARDINS FUNDS ARE MANAGED
BY DESJARDINS INVESTMENTS INC. (DI)

DI IS ONE OF THE LARGEST CANADIAN
INVESTMENT FUND MANUFACTURERS
AND A CANADIAN LEADER IN RI.

\$39.3B

IN ASSETS UNDER MANAGEMENT*

+ 60 YEARS OF
EXPERIENCE

+ 85 INVESTMENT
FUNDS

* As at December 31, 2022

DESJARDINS:
A PIONEER IN RI

+ 50 RI PRODUCT
OPTIONS

\$12.4B

IN RI ASSETS UNDER MANAGEMENT*

+ 30 YEARS OF
EXPERTISE
IN RI



Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys credit ratings comparable to those of several major Canadian and international banks and 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

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