

# Ibrix Funds

## Optimize your portfolio through an innovative investment approach

**As an investor you want an innovative investment solution that will help you reach your goals. With the Ibrix Funds, you'll have an opportunity to:**

- + **Enhance** your current investment portfolio
- + **Optimize** your return potential
- + Gain **easy access** to sophisticated investments

### Best of both worlds

Can't decide between the active and passive management style? The Ibrix Funds offer you the best of both worlds thanks to their hybrid *strategic beta* management<sup>1</sup> approach that effectively combines both styles.

This approach will complement your existing portfolio while reducing the risks associated with using a single management style.

#### ACTIVE MANAGEMENT

- Refined investment portfolio
- Attractive return potential
- Eligible for registered plans

#### Ibrix STRATEGIC MANAGEMENT

#### PASSIVE MANAGEMENT

- Reduced volatility
- Regular income<sup>2</sup>
- Greater diversification<sup>3</sup>



### Easy to manage

#### INVEST ONLINE

Once you've purchased your fund(s) with the help of your representative, you can invest online yourself through AccèsD.

- + In only a matter of minutes
- + When and where it suits you
- + From the comfort of your home

## Find your Iβrix Fund

	Income is important to me		Protection against market volatility is important to me	
<b>IBRIX FUND</b>	Desjardins IBrix Canadian High- Dividend Equity Fund	Desjardins IBrix Global Bond Fund	Desjardins IBrix Low-Volatility Global Equity Fund	Desjardins IBrix Low- Volatility Emerging Markets Fund
<b>INVESTMENT OBJECTIVE</b>	High dividend income and some capital appreciation	High income and some capital appreciation	Capital appreciation and reduction of portfolio volatility	Capital appreciation and reduction of portfolio volatility



The Iβrix Funds are hybrid funds that combine the best features of active management and passive management, as part of a smart investment strategy.

— Christian Felx, Portfolio Manager, Desjardins Global Asset Management



**For more information: [Desjardins.com/ibrix-funds](https://Desjardins.com/ibrix-funds)**

<sup>1</sup> Definition of strategic beta management according to Desjardins Global Asset Management: The portfolio manager aims to outperform the index using a systematic and transparent approach that capitalizes on the inefficiencies of traditional indices. Source: *A sensible approach to "smart beta"*, Morningstar Magazine, May/June 2014.

<sup>2</sup> Depending on the product selected.

<sup>3</sup> Compared with an actively or passively managed investment portfolio.

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 other expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by registered dealers such as Desjardins Financial Services Firm Inc., a mutual fund dealer belonging to Desjardins Group that distributes the Funds in caisses throughout Québec and Ontario.