



SOCIETERRA
P O R T F O L I O S

BUILDING YOUR WEALTH.
BUILDING OUR FUTURE.



Desjardins
Wealth Management
INVESTMENTS

Cooperating in building the future



AIM FOR A BETTER FUTURE

You have high expectations and want to get the most out of your money. As a consumer, you're asking more and more questions about the products you're buying.

You know that your choices matter. What you buy can have a positive impact on your health, family and environment.



You have just as much power as an investor.

COMBINE ATTRACTIVE RETURN POTENTIAL AND RESPONSIBLE INVESTING.

SocieTerra Funds and Portfolios offer:



An attractive return potential, sometimes higher than the return on traditional investments.¹



Over 50 years² of expertise in responsible investing, so you can invest with confidence.



A shareholder engagement strategy that generates results for your portfolio, communities and the planet.

With responsible investing you can grow your money and contribute to sustainable development.

¹ For example, between 2000 and 2015, the socially responsible Jantzi Social Index® (JSI) outperformed the traditional S&P/TSX 60 Index. The Jantzi Social Index® (JSI) is a socially screened, market capitalization-weighted common stock index modelled on the S&P/TSX 60, consisting of 60 Canadian companies that pass a set of broadly based environmental, social, and governance rating criteria. The S&P/TSX 60 Index is designed to represent leading companies in leading industries.

² Combined with the expertise of our partner Northwest & Ethical Investments L.P.



WHAT IS RESPONSIBLE INVESTING?

Responsible investing is an investment approach that combines traditional financial analysis with environmental, social and governance criteria.

Responsible investing allows you to use your investments to make a difference. While you're building your financial future, we're helping to create a better future for everyone.



BUILDING YOUR WEALTH

Today's global economy presents a lot of challenges for companies. We believe that corporations that value the environment, society and governance as much as their own financial management are better equipped to meet these challenges. As a result, investing in responsible companies can offer you an attractive return potential.

COMPARISON OF THE EVOLUTION OF A TRADITIONAL MARKET INDEX AND A RESPONSIBLE INVESTMENT INDEX

GROWTH OF \$1,000 FROM 2000 TO 2015



Companies that meet responsible investment criteria are just as profitable as other companies – sometimes even more.

¹ The S&P/TSX 60 Index is designed to represent leading companies in leading industries. Its 60 stocks make it ideal for coverage of companies with large market capitalizations and a cost-efficient way to achieve Canadian equity exposure. The S&P/TSX 60 Index also represents the Canadian component of Standard & Poor's flagship S&P Global 1200 Index. | Source: www.tmxmoney.com/

² The Jantzi Social Index® (JSI) is a socially screened, market capitalization-weighted common stock index modelled on the S&P/TSX 60, consisting of 60 Canadian companies that pass a set of broadly based environmental, social and governance rating criteria. | Source: www.sustainalytics.com

OUR RESPONSIBLE INVESTMENT STRATEGIES



1. Exclusion screening

With SocieTerra Funds and Portfolios, you can rest assured that your money will not be invested in companies drawing revenue from the tobacco, arms and nuclear industries.



SocieTerra Funds and Portfolios invest in all economic sectors, including energy and basic commodities. We select companies based on their return potential or to encourage them to improve their practices.



2. Corporate environmental, social and governance practices

Aim for a more attractive return potential by investing in rigorously selected companies.

By incorporating environmental, social and governance (ESG) practices to our securities selection process, we focus on companies with a long-term vision for sustainable development that meet our financial criteria.

SAMPLE ESG CRITERIA



Environment

Climate change:
greenhouse
gas emissions



Social

Workers' rights:
child labour



Governance

Executive compensation:
reasonable and
performance based



3. Shareholder engagement

Join the right community to make your voice heard.

Your money is a tool that can help build a better world. By investing in SocieTerra Funds and Portfolios, you're helping Desjardins increase its influence on companies through:

- **Dialogue** – encouraging companies to improve their practices
- **Shareholder proposals¹** – giving more weight to calls for change
- **Proxy voting guidelines¹** – taking part in corporate decision-making



4. Collaboration

Aim to influence companies and industries.

You think it's impossible to influence multinational corporations? Think again! By joining forces with other institutional investors, we form coalitions to lobby for improvements to corporate environmental, social and governance policies, industry standards, public policy, and national and international regulations.



STAY ON TOP OF OUR PROGRESS

Visit desjardins.com/ri for progress updates on dialogues between Desjardins and portfolio companies that are made possible by your participation in SocieTerra Funds and Portfolios.

TEAM UP WITH A RESPONSIBLE INVESTING PIONEER AND LEADER

In 1990, Desjardins created the Desjardins Environment Fund, the second responsible investment fund in Canada. Only our forward-thinking partner, **NEI Investments**, was already ahead of the curve.²

By purchasing SocieTerra Funds and Portfolios, you're choosing the knowledge and trust of the most experienced responsible investment fund managers in Canada.



¹ Exclusive feature of SocieTerra Portfolios and the Desjardins SocieTerra Environment Fund.

² NEI Investments and Ethical Funds are divisions of Northwest & Ethical Investments L.P.

Here are six distinct SocieTerra Funds and Portfolios. Your representative will help you choose the one that's right for you.

SOCIETERRA PORTFOLIOS

SocieTerra Portfolios feature turnkey investment solutions with the added benefit of strategic diversification and active management. SocieTerra Portfolios include SocieTerra Funds and ethical funds from **NEI Investments**.

It's a worry-free solution that allows you to meet your financial goals while encouraging companies to improve their practices.

SocieTerra Portfolios ¹	Target asset allocation		■ Fixed income	■ Growth
SocieTerra Conservative Portfolio		71%		29%
SocieTerra Balanced Portfolio		55%		45%
SocieTerra Growth Portfolio		40%		60%
SocieTerra Maximum Growth Portfolio		20%		80%

SOCIETERRA FUNDS

SocieTerra Funds may be the perfect complement to your investment portfolio. Through their specific responsible investment features, you can add an extra dimension to your investment strategy.

SocieTerra Funds	Asset class
Desjardins SocieTerra Canadian Bond Fund	Canadian Bond
Desjardins SocieTerra Environmental Bond Fund	Global Bond
Desjardins SocieTerra American Equity Fund	American Equity
Desjardins SocieTerra Environment Fund	Global Equity
Desjardins SocieTerra Cleantech Fund	Global Equity

SPOTLIGHT ON THE DESJARDINS SOCIETERRA ENVIRONMENT FUND'S RESULTS*

With the Desjardins SocieTerra Environment Fund, you're investing in successful companies recognized for their environmental responsibility.

A TRANSPARENT INVESTMENT!

Desjardins is one of the first financial institutions in the world to offer investors an environmental approach to evaluating their investment. This measure is calculated using data from an independent firm, and compares the environmental impact of companies held in the fund to the environmental impact of similar companies.



¹ Target asset allocation may vary within the rebalancing guidelines specified in the prospectus.

* Results as at December 31, 2015, calculated using data from Trucost, an independent environmental data firm. Comparison between the environmental impact of companies with securities held in the Desjardins SocieTerra Environment Fund and the impact of companies included in its reference index as at December 31, 2015. The data from Trucost cover respectively 100% and 99% of the securities making up the Fund and reference index. Trucost takes into account greenhouse gas emissions, water consumption, waste management, natural resource dependency, and air, land and water pollution.

GLOSSARY

Biodiversity: The number and variety of living organisms on earth, including ecosystems, species and genetic diversity. Biological diversity is essential to the health of the planet and the well-being of all inhabitants.*

Governance: Corporate governing and how boards and senior management run their companies.*

Human rights: Universal rights attaching to all persons equally by virtue of their humanity, irrespective of race, nationality or membership in any social group. They encompass civil, political, economic, social and cultural rights and freedoms, and are based on the notion of personal human dignity and worth.*

Responsible investment: Investment choices made by those who want to see their investments contribute to the promotion of corporate social, environmental and governance best practices.*

* Source: www.ethiquette.ca

Shareholder engagement (or corporate engagement):

A process which entails the use of one's power as a shareholder to influence companies on specific issues or action.*

Shareholder proposals (or shareholder resolutions):

A long-standing legal right whereby shareholders may formulate proposals for change in corporate policy and action, circulate them to other shareholders, and vote on them at a company's annual general meeting.*

Sustainable development: A UN report summarizes the definition of sustainable development as "[meeting] the needs of the present without compromising the ability of future generations to meet their needs."

Workers' rights: Legal provisions establishing the minimum salary, health and safety standards, and work hours. Unfortunately, laws regulating workers' rights may vary drastically depending on the country.

AIM FOR A BETTER FUTURE

Contact your representative today.
They can help you take care of your investments – and the planet!

Desjardins

Desjardins Group is the leading cooperative financial group in Canada and the fifth largest in the world. The scope of our product and service offer is unique, encompassing expertise in wealth management, life and health insurance, property and casualty insurance, and financial services for individuals and businesses. Desjardins has pioneered responsible investing in Canada and is a leading proponent of responsible investing across the country.

- \$251 billion in total assets¹
- 7 million members and clients
- World's 5st strongest bank, 1st in North America²

Desjardins Funds

One of the largest Canadian mutual fund manufacturers, Desjardins Investments Inc., the manager of Desjardins Funds, offers investment products that meet the varied and evolving needs of Canadian investors. The company sets itself apart with its innovative portfolios and funds, which have been repeatedly honoured by the industry.

- \$24.7 billion in assets under management¹
- 72 mutual funds and 3 families of portfolios
- More than 55 years of experience and the trust of close to 500,000 investors

¹ As at December 31, 2015

² World's strongest banks, Bloomberg 2015

desjardins.com/desjardinsfunds
desjardinsfunds.com



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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. Desjardins Funds are offered by such registered dealers as Desjardins Financial Services Firm Inc., a mutual fund dealer belonging to Desjardins Group that distributes the Funds in caisses throughout Quebec and Ontario, as well as through Desjardins Financial Centre. NEI Investments and Ethical Funds are divisions of Northwest & Ethical Investments L.P.