

# Desjardins Sustainable Portfolios

Aim to grow your money while supporting sustainable development.



## When you choose a Desjardins Sustainable Portfolio, you're choosing responsible investment

Responsible Investment (RI) is a form of investment that considers environmental, social and governance (ESG) issues when making investment decisions. It complements traditional financial analysis.



**Environmental criteria (E)**



**Social criteria (S)**



**Governance criteria (G)**



Desjardins Sustainable Funds use several responsible investment approaches when selecting companies and help them to improve their ESG practices. To find out more about these approaches, consult the [responsible investment policy](#) and the [stewardship policy](#).



Portfolio managers can also invest in companies that fulfill one or more ESG criteria.

**Responsible investment lets you make a difference through your investments and contribute to improving companies' sustainable development practices and corporate social responsibility. For examples of contributions, see the [Desjardins Funds 2023 Annual Report on Responsible Investment](#).**

## Choosing a Desjardins Sustainable Portfolio also means choosing an investment solution managed with you in mind

### Our investment solutions are:

- Simple and hands-off, saving you valuable time
- Interesting return potential
- Hassle-free: investments are continuously rebalanced for you
- Affordable access: initial investment of \$500 or periodic instalments from as little as \$25 for a total investment of at least \$1,000 within one year of opening the account
- Flexible: access your capital at any time; optional periodic deposits and withdrawals
- Medium to long-term investment horizon

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1. Automatic and semi-automatic weapons designed for civilians.

2. Our Sustainable products avoid investing in companies involved in controversies related to human rights, labour, environment and anti-corruption.

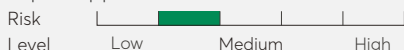
# Discover Desjardins Sustainable Portfolios



## Desjardins Sustainable Conservative Portfolio

For investors who want to focus on income generation with a certain level of long-term capital appreciation

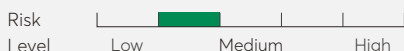
● 75%  
● 25%



## Desjardins Sustainable Moderate Portfolio

For investors looking for income and moderate long-term capital appreciation

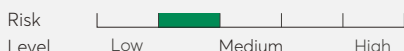
● 65%  
● 35%



## Desjardins Sustainable Balanced Portfolio

For investors looking for a balance between long-term capital appreciation and income return

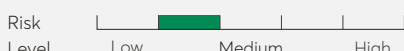
● 50%  
● 50%



## Desjardins Sustainable Growth Portfolio

For investors looking for long-term capital appreciation and, to a lesser extent, income return

● 40%  
● 60%



## Desjardins Sustainable Maximum Growth Portfolio

For investors primarily looking for long-term capital appreciation

● 20%  
● 80%



## Desjardins Sustainable 100% Equity Portfolio

For investors primarily looking for long-term capital appreciation

● 100%



● INCOME\* ● GROWTH\*

## These funds take all ESG criteria into account:

- Desjardins Sustainable Short-Term Income Fund
- Desjardins Sustainable Canadian Bond Fund
- Desjardins Sustainable Global Bond Fund
- Desjardins Sustainable Canadian Equity Income Fund
- Desjardins Sustainable Canadian Equity Fund
- Desjardins Sustainable American Equity Fund
- Desjardins Sustainable American Small Cap Equity Fund
- Desjardins Sustainable International Equity Fund
- Desjardins Sustainable International Equity small cap Fund
- Desjardins Sustainable Global Dividend Fund
- Desjardins Sustainable Global Opportunities Fund
- Desjardins Sustainable Emerging Markets Equity Fund
- Desjardins Sustainable Emerging Markets Equity Fund

## These thematic and impact investment funds focus on specific themes:

### > Environmental (E) issues:

- Desjardins Sustainable Environmental Bond Fund
- Desjardins Sustainable Cleantech Fund

### > Social (S) and environmental (E) issues:

- Desjardins Sustainable Global balanced Fund
- Desjardins Sustainable Positive Change Fund

### > Social (S) and governance (G) issues:

- Desjardins Sustainable Diversity Fund

All Desjardins Sustainable Portfolios contain varying proportions of each of the Sustainable Funds, weighted depending on the portfolio's investment objective.

Your representative can help you choose the right investment product for your personal needs and goals. Speak to your representative today.

For more information: [desjardins.com/sustainable](https://desjardins.com/sustainable)

\* Asset allocation may vary from its target but will remain within the rebalancing guidelines specified in the prospectus.



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 registered dealers.