

JANUARY 17, 2017

## FUND FACTS

DESJARDINS IBRIX CANADIAN HIGH DIVIDEND EQUITY CORPORATE CLASS  
(SERIES A SHARES)

DESJARDINS INVESTMENTS INC.



**Desjardins**  
**Wealth Management**  
INVESTMENTS

This document contains key information you should know about the Desjardins IBrix Canadian High Dividend Equity Corporate Class. You can find more detailed information in the Fund's Simplified Prospectus. Ask your representative for a copy, contact Desjardins Investments Inc. at 514-286-3499 or 1-866-666-1280, or visit [desjardinsfunds.com](http://desjardinsfunds.com).

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

### QUICK FACTS

Fund Code:	DJT00115	Fund Manager:	Desjardins Investments Inc.
Date Series Started:	January 26, 2015	Portfolio Manager:	Desjardins Global Asset Management Inc.
Total Value of Fund on November 30, 2016:	\$1,079,061	Distributions:	Income: annually (in September)/Capital Gains: annually (in November)
Management Expense Ratio (MER):	2.30%	Minimum Investment:	\$1,000 (initial), \$25 (subsequent)

### WHAT DOES THE FUND INVEST IN?

The Fund seeks to replicate the return of the Desjardins IBrix Canadian High Dividend Equity Fund (the "Underlying Fund"), by investing its assets in the units of the Underlying Fund which invests primarily in Canadian equity securities, notably common and preferred shares of corporations that pay dividends. On November 30, 2016, the Fund invests 100% of its net assets in I-Class units of Desjardins IBrix Canadian High Dividend Equity Fund.

The charts below give you a snapshot of the Fund's investments on November 30, 2016. The Fund's investments will change.

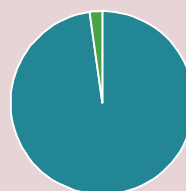
#### Top 10 Investments (November 30, 2016)

1. Russel Metals	2.4%
2. Labrador Iron Ore Royalty Corp	2.4%
3. Cash and Cash Equivalents	2.3%
4. Methanex Corporation	2.3%
5. Manulife Financial	2.2%
6. WSP Global	2.2%
7. Suncor Energy	2.1%
8. Sun Life Financial	2.1%
9. Canadian Western Bank	2.1%
10. Agrium	2.1%

Total percentage of top 10 investments: 22.2%

Total number of investments: 50

#### Investment Mix (November 30, 2016)



97.7%	Equities
33.5%	Financials
19.3%	Energy
10.9%	Utilities
10.2%	Industrials
9.6%	Consumer Discretionary
6.8%	Materials
5.6%	Telecommunication Services
1.8%	Consumer Staples
2.3%	Cash and Cash Equivalents

### HOW RISKY IS IT?

The value of the Fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns.

Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

#### Risk rating

Desjardins Investments Inc. has rated the volatility of this Fund as **medium**.

This rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

For more information about the risk rating and specific risks that can affect the Fund's returns, see the Risk section of the Fund's Simplified Prospectus.

#### No guarantees

Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.



## HOW HAS THE FUND PERFORMED?

This section tells you how Series A shares of the Fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

### Year-by-year returns

The Series A shares of the Fund became active on January 26, 2015. Consequently, operating results on November 30, 2016 cannot be shown in this document, as the Series A shares of the Fund had not been in existence for one full calendar year at that date.

### Best and worst 3-month returns

The Series A shares of the Fund became active on January 26, 2015. Consequently, operating results on November 30, 2016 cannot be shown in this document, as the Series A shares of the Fund had not been in existence for one full calendar year at that date.

### Average return

A person who invested \$1,000 in Series A shares of the Fund since its inception holds today \$982, which represents an annual compounded rate of return of -0.99%.

## WHO IS THIS FUND FOR?

### An investor who:

- is looking for a high dividend return;
- seeks, to a lesser extent, long-term capital appreciation.

! The shares of this Fund are not eligible for registered plans. The shares of this Fund are unsuitable for investors who want to invest in registered plans.

## A WORD ABOUT TAX

In general, you will have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and on whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell Series A shares of the Fund. The fees and expenses — including any commissions — can vary among Series of shares of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Sales Charges

Series A shares of the Fund are no load. That means you pay no initial sales charge and no deferred sales charge.

### 2. Fund Expenses

You don't pay these expenses directly. They affect you because they reduce the Fund's returns.

On September 30, 2016, Fund expenses represented 2.30% of its value, or \$23.00 on each \$1,000 investment.

	Annual Rate (as a % of the Fund's value)
<b>Management Expense Ratio (MER)</b> This is the total of the Fund's management fees (which includes the trailing commission), fixed administration fees and operating expenses not covered by the fixed administration fees.	2.30%
<b>Trading Expense Ratio (TER)</b> These are the Fund's trading costs.	0.00%
<b>Fund Expenses</b>	2.30%

### More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own shares of the Fund. It is for the services and advice that your representative and its firm provide to you.

Desjardins Investments Inc. pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment.

The rate of the commission is a maximum of 1.00% of the annual value of your investment, which represents \$10.00 for every \$1,000 invested.

### 3. Other Fees

You may have to pay other fees when you buy, hold, switch or sell shares of the Fund.

Fee	What you pay
Short-Term Trading Fee	Up to 2% of the value of the shares you switch or sell within 90 days of purchase. These fees are paid to the Fund.
Switching Fee	None
Reclassification Fee	None
Additional Fees	Please note that your representative's firm may charge additional fees. These fees might be negotiated with your representative.

## WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a Simplified Prospectus or a Fund Facts document; or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the Simplified Prospectus, Fund Facts document, Annual Information Form or Financial Statements contain misrepresentations. You must act within the time limit set by the securities law in your province or territory. For more information, see the securities law of your province or territory or ask a lawyer.

## FOR MORE INFORMATION

The Simplified Prospectus and other information documents for the Fund are available upon request:

- by contacting your representative; or
- by calling 514-286-3499, or toll-free at 1-866-666-1280; or
- at [desjardinsfunds.com](http://desjardinsfunds.com); by e-mail, at [info.fondsdesjardins@desjardins.com](mailto:info.fondsdesjardins@desjardins.com); or
- through Desjardins Investments Inc.

Desjardins Funds Customer Service  
2 Complexe Desjardins, P.O. Box 9000, Desjardins Station, Montréal, Québec H5B 1H5

These documents and the Fund Facts make up the Fund's legal documents.

To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).



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