ETF Facts

Desjardins Canadian Preferred Share Index ETF (DCP)

Desjardins Wealth Management Investments

Desjardins Investments Inc. March 30, 2026

This document contains key information you should know about Desjardins Canadian Preferred Share Index ETF. You can find more details about this exchange traded fund (ETF) in its prospectus. Ask your representative for a copy, Desjardins Investments Inc. at 514 286-3499 or toll-free at 1 866 666-1280 or visit DesjardinsETF.com.

Before you invest, consider how the ETF would work with your other investments and your tolerance for risk.

Quick facts

Date ETF started:	April 3, 2017
Total value on January 31, 2026:	$40,348,369
Management expense ratio (MER):	0.46%
ETF Manager:	Desjardins Investments Inc.
ETF Portfolio Manager:	Desjardins Global Asset Management Inc.
Distributions:	Monthly

Trading information

12 MONTHS ENDING JANUARY 31, 2026

Ticker symbol:	DCP
Exchange:	TSX
Currency:	Canadian dollars
Average daily volume:	1,389
Number of days traded:	251

Pricing information

12 MONTHS ENDING JANUARY 31, 2026

Market price range:	$18.76–22.07
Net asset value (NAV) range:	$18.54–21.98
Average bid-ask spread:	0.68%

What does this ETF invest in?

The ETF seeks to replicate to the extent reasonably possible and before fees and expenses, the performance of a Canadian preferred shares index. The ETF seeks to replicate the performance of the Solactive Canadian Rate Reset Preferred Share Index (TR) (the "Index"). The investment strategy of the ETF is to invest, directly or indirectly, in a portfolio of Canadian preferred shares that closely matches the Index. The Index is composed of Canadian rate-reset preferred share securities issued in the Canadian market and listed on the TSX, that meet minimum market capitalization, quality and liquidity criterias. The ETF does not intend to invest any assets in foreign securities.

The charts below give you a snapshot of the ETF's investments on January 31, 2026. The ETF's investments will change.

TOP 10 INVESTMENTS

(JANUARY 31, 2026)

		(%)
1.	Fortis Inc., Series M, 5.493%, fixed rate until 2029-11-30, Perpetual	2.5
2.	TC Energy Corporation, Series 7, 5.985% fixed rate until 2029-04-29, Perpetual	2.4
3.	The Toronto-Dominion Bank, Series 1, 4.970% fixed rate until 2029-10-30, Perpetual	2.1
4.	Canadian Imperial Bank of Commerce, Series 47, 5.878% fixed rate until 2028-01-30, Perpetual	2.0
5.	Bank of Montreal, Series 44, Class B, 6.816% fixed rate until 2028-11-24, Perpetual	1.8
6.	National Bank of Canada, Series 38, 7.027% fixed rate until 2027-11-14, Perpetual	1.8
7.	TC Energy Corporation, Series 9, 5.080% fixed rate until 2029-10-29, Perpetual	1.7
8.	BCE Inc., Series AK, 3.306%, fixed rate until 2026-12-30, Perpetual	1.6
9.	TC Energy Corporation, Series 1, 4.939% fixed rate until 2029-12-30, Perpetual	1.6
10.	Pembina Pipeline Corporation, Series 21, Class A, 6.302% fixed rate until 2028-02-29, Perpetual	1.6

Total percentage of Top 10 Investments: 19.1%
Total number of investments: 102

INVESTMENT MIX

(JANUARY 31, 2026)



SECTOR ALLOCATION	(%)
Financials	44.0
Energy	26.9
Utilities	20.5
Communication Services	7.8
Real Estate	0.4
Cash and Cash Equivalents	0.4



GEOGRAPHIC ALLOCATION	(%)
Canada	96.6
Bermuda	3.0
Cash and Cash Equivalents	0.4

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How risky is it?

- The value of the ETF can go down as well as up. You could lose money.
- One way to gauge risk is to look at how much an ETF's returns change over time. This is called "volatility".
- In general, ETFs 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.
- ETFs 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

The manager of the ETF, Desjardins Investments Inc., has rated the volatility of this ETF as **medium**.

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



For more information about the risk rating and specific risks that can affect the ETF's returns, see the risk factors section of the ETF's prospectus.

NO GUARANTEES

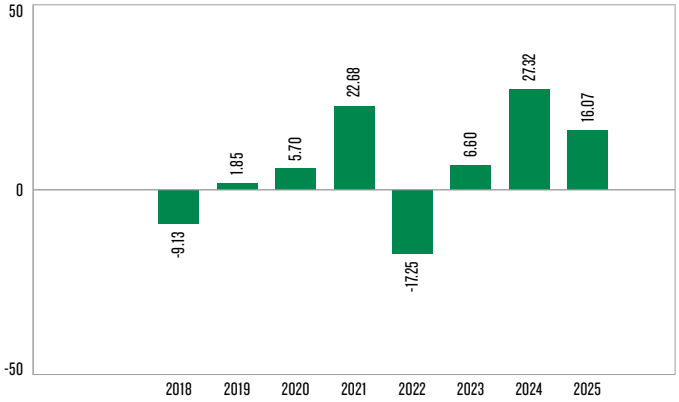
ETFs do not have any guarantees. You may not get back the amount of money you invest.

How has the ETF performed?

This section tells you how units of the ETF have performed over the past years, using the returns calculated using the ETF's NAV. Returns are after expenses have been deducted. These expenses reduce the ETF returns. This means that the ETF's returns may not match the returns of its index.

YEAR-BY-YEAR RETURNS

This chart shows how ETF units performed over the past 8 years. On an annual basis, the ETF has dropped in value for 2 years over the period shown. The range of returns and change from year to year can help you assess how risky the ETF has been in the past. It does not tell you how the ETF will perform in the future.



BEST AND WORST 3-MONTH RETURNS

This table shows the best and worst returns for the units of the ETF in a 3-month period over the past 8 years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested $1,000 in the ETF at the beginning of this period
Best return	17.76%	August 31, 2020	Your investment would have increased to $1,178
Worst return	-24.47%	March 31, 2020	Your investment would have dropped to $755

AVERAGE RETURN

A person who invested $1,000 in units of the ETF since its inception holds today $1,662.80, which represents an annual compounded rate of return of 5.92%.

Trading ETFs

ETFs hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading ETFs.

PRICING

ETFs have two sets of prices: market price and net asset value (NAV).

Market price

- ETFs are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of an ETF's investments can affect the market price.
- You can get price quotes any time during the trading day. Quotes have two parts: **bid** and **ask**.
- The bid is the highest price a buyer is willing to pay if you want to sell your ETF units. The ask is the lowest price a seller is willing to accept if you want to buy ETF units. The difference between the two is called the "**bid-ask spread**".
- In general, a smaller bid-ask spread means the ETF is more liquid. That means you are more likely to get the price you expect.

Net Asset Value (NAV)

- Like mutual funds, ETFs have a NAV. It is calculated after the close of each trading day and reflects the value of an ETF's investments at that point in time.
- NAV is used to calculate financial information for reporting purposes—like the returns shown in this document.

ORDERS

There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell units at the current market price. A limit order lets you set the price at which you are willing to buy or sell units.

TIMING

In general, market prices of ETFs can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.

Who is this ETF for?

Investors who:

- are looking for a long-term investment;
- are looking for dividend income and potential capital gains;
- are looking for some form of capital appreciation.

A word about tax

In general, you'll have to pay income tax on any money you make on an ETF. How much you pay depends on the tax laws where you live and whether or not you hold the ETF 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 ETF in a non-registered account, distributions from the ETF are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

This section shows the fees and expenses you could pay to buy, own and sell units of the ETF. Fees and expenses—including any trailing commissions—can vary among ETFs.

Higher commissions can influence representatives to recommend one investment over another. Ask about other ETFs and investments that may be suitable for you at a lower cost.

1. BROKERAGE COMMISSIONS

You may have to pay a commission every time you buy and sell units of the ETF. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free ETFs or require a minimum purchase amount.

2. ETF EXPENSES

You don't pay these expenses directly. They affect you because they reduce the ETF's returns. As of December 31, 2025, the ETF's expenses were 0.51% of its value. This equals $5.10 for every $1,000 invested.

	ANNUAL RATE (as a % of the ETF's value)
Management Expense Ratio (MER) This is the total of the ETF's management fee and operating expenses. The manager waived some of the ETF's expenses. If it had not done so, the MER would have been higher.	0.46%
Trading Expense Ratio (TER) These are the ETF's trading costs.	0.05%
ETF Expenses	0.51%

3. OTHER FEES

An amount up to 1.00% of the issue, exchange or redemption price of the ETF may be charged to offset certain transaction costs associated with an issue, exchange or redemption of the units. This charge does not apply to unitholders who buy or sell their units through the facilities of the TSX.

4. TRAILING COMMISSIONS

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

The ETF doesn't have a trailing commission.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to 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 prospectus, ETF Facts or financial statements contain a misrepresentation. 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

Contact Desjardins Investments Inc. or your representative for a copy of the ETF's prospectus and other disclosure documents. These documents and the ETF Facts make up the ETF's legal documents.

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