

INVESTMENT FUNDS

Wise ETF Portfolios

AN EASY WAY TO BENEFIT
FROM MARKET INVESTMENT
STRATEGIES

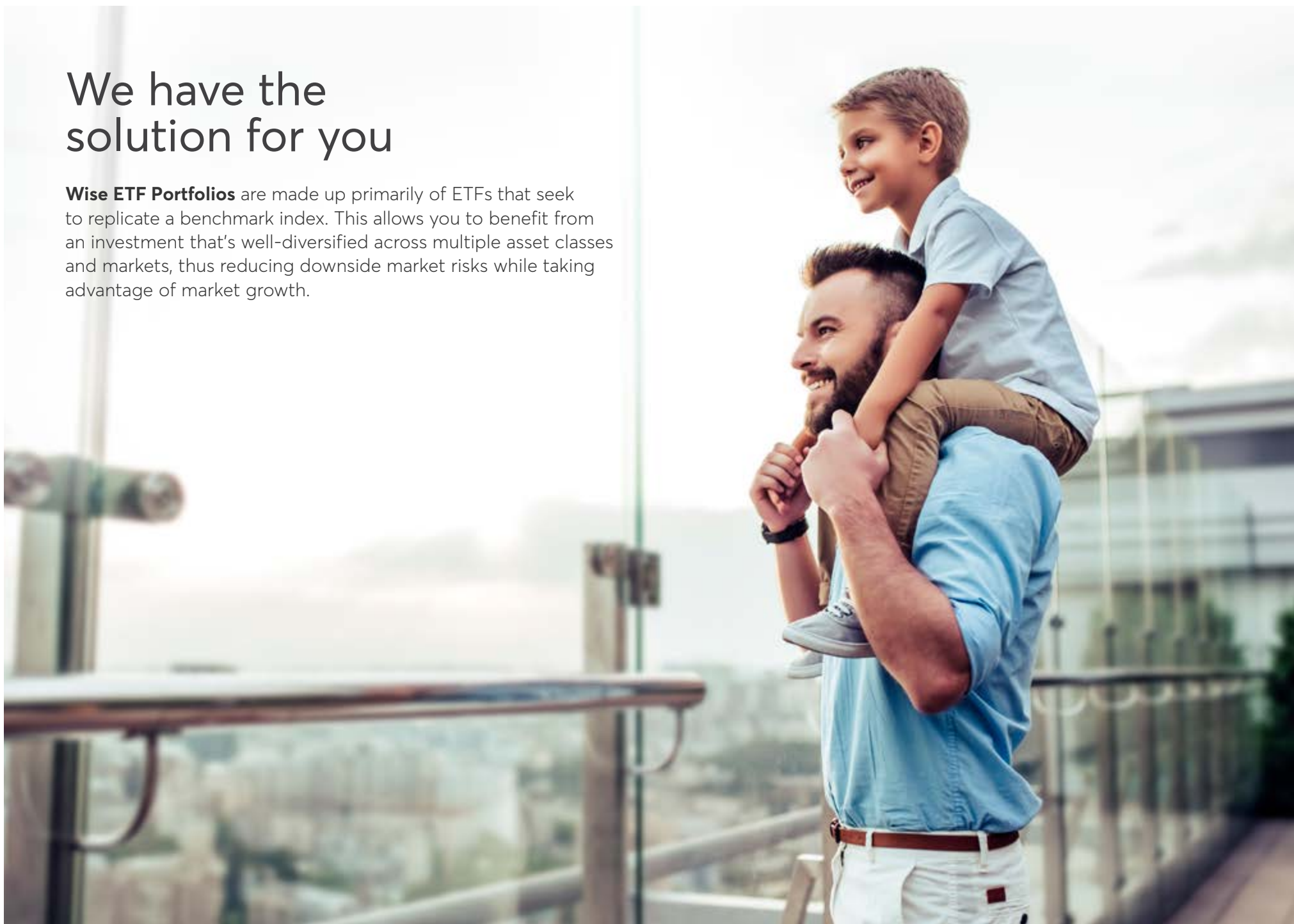
 **Desjardins**
Wealth Management
Investments



Looking for a turnkey investment that combines the attractive features of exchange-traded funds (ETF) with the simplicity of investment funds?

We have the solution for you

Wise ETF Portfolios are made up primarily of ETFs that seek to replicate a benchmark index. This allows you to benefit from an investment that's well-diversified across multiple asset classes and markets, thus reducing downside market risks while taking advantage of market growth.



Key facts about Wise ETF Portfolios

1 EASY ACCESS TO THE DIFFERENT EXCHANGE-TRADED FUNDS MARKETS

We offer you an easy way to get into the ETF markets and own a quality product, at a low cost.

These portfolios allow you to hold ETFs in a well-diversified portfolio solution, providing access to a wide variety of ETFs without having to trade them on an exchange.

2 COMBINING PASSIVE AND ACTIVE MANAGEMENT WITH A "CORE-SATELLITE" APPROACH

The **core-satellite approach** recognizes the fundamental differences between passive and active management to leverage the best of each.

Passive management uses index-based ETFs to create the "core" of the portfolio, offering diversification at a low cost. The **active management** aspect brings in "satellite" investments that are actively managed and that have the potential to outperform the indexes over time.

3 STRATEGIC ASSET ALLOCATION FOR LONG-TERM STABILITY

The **strategic asset allocation** is established by our experienced portfolio manager Desjardins Global Asset Management Inc., providing multi-level **diversification** (by asset class, geographic region and sector) that aims to reduce volatility and seeks to offer stable returns, while looking to maximizing them.

4 INSIGHTFUL ETF SELECTION BY OUR PORTFOLIO MANAGER TO PROVIDE YOU WITH LOW-COST PORTFOLIOS

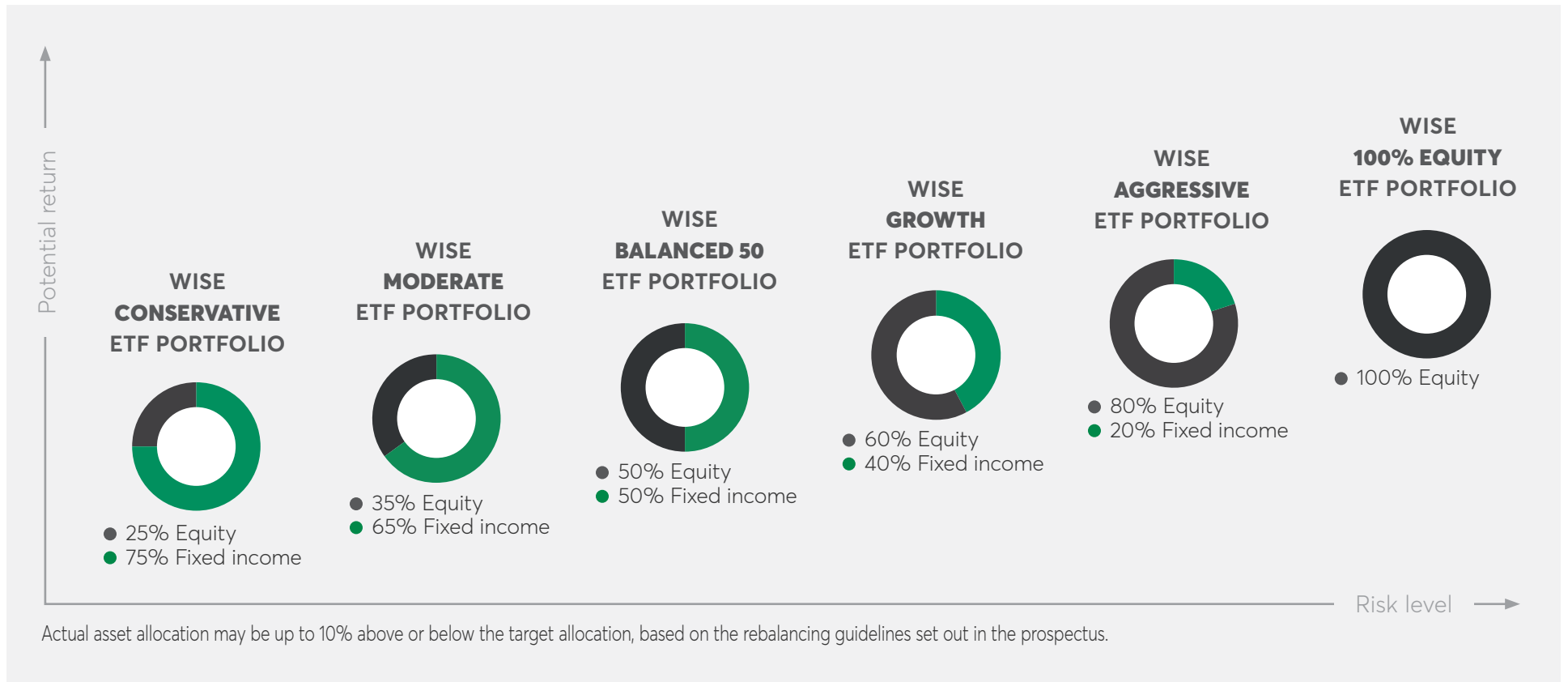
Our investment professionals apply a rigorous index ETF selection process that aims to select ETFs offered by solid and experienced providers that effectively replicate the returns of their benchmark index at a low cost.

Did you know that with an initial investment of \$500 or periodic payments as low as \$25 per purchase, you can start investing in the stock markets?¹

¹ Minimum account balance of \$1,000 at any time one year after the account is opened.

The Wise ETF Portfolios Family, a turnkey investment solution

We offer six different portfolios to meet your financial goals. You can choose the Wise ETF Portfolio that suits you best, based on your investor profile, risk tolerance and situation. Whether your risk tolerance is low, moderate or high, **we have the portfolio for you.**





IF YOU'RE LOOKING FOR A TURNKEY INVESTMENT THAT MAKES IT EASIER TO ACCESS MARKET INVESTMENT STRATEGIES, **WISE ETF PORTFOLIOS** MAY BE THE RIGHT CHOICE FOR YOU.

What is an investment fund?

An **"investment fund"** or "mutual fund" is a financial product that pools your assets with those of other investors. The combined assets are entrusted to a portfolio manager who invests them by trading shares of diverse stock-listed companies or bonds, depending on the fund's specific investment policy. The objective is to grow the assets based on the investment objectives set for the fund.

What is an exchange-traded fund (ETF)?

An **exchange-traded fund (ETF)** is an investment that combines the assets of investors and invests them in baskets of underlying stocks, based on the ETF's investment objectives. It offers portfolio diversification, just like a mutual fund, except that ETF units are purchased directly on the stock exchange, like shares.

What is active management?

The purpose of active management is to generate a higher return than the benchmark index, based on analytical studies and absolute or relative forecasts of expected returns. To achieve this, **active portfolio managers** use their knowledge and experience in portfolio composition to make investment decisions concerning which securities to buy or sell and the appropriate weighting for each security.

What is an index ETF?

Index ETFs are considered to be passively managed because the portfolio manager tries to **replicate a benchmark index**, such as a stock or bond index, and generate a similar return. Index ETFs typically have lower **management fees** because they are managed passively.

What is a benchmark index?

A benchmark index is an **indicator** that measures the changes in a set of securities from issuers with common characteristics (based on geographical area or industrial sector, for example). The index is used to assess the performance of a specific market and compare it with the changes in the performance of a mutual fund or ETF.

DESJARDINS INVESTMENTS INC. (DI) ENTRUSTS THE MANAGEMENT OF ITS WISE ETF PORTFOLIOS TO DESJARDINS GLOBAL ASSET MANAGEMENT INC. (DGAM) AS A PORTFOLIO MANAGER.

DI IS ONE OF THE LARGEST CANADIAN INVESTMENT FUND MANUFACTURERS.

\$39.3B

IN ASSETS UNDER MANAGEMENT*

+ 60 YEARS OF EXPERIENCE

+ 85 INVESTMENT FUNDS

DGAM IS ONE OF THE LARGEST PORTFOLIO MANAGERS IN CANADA.

\$77.1B

IN ASSETS UNDER MANAGEMENT*

86 PROFESSIONALS

18 ETFS

+ 21 YEARS OF EXPERIENCE

* As at December 31, 2022

Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *The Banker* magazine.

Based on your personal needs and goals, your representative can help you choose the right investment. Speak to your representative today.

desjardinsfunds.com



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