

To protect investors' interests, the *Canadian Securities Administrators* oversee compliance with the regulations governing all investment fund managers. For this reason, Desjardins Investments Inc., Desjardins Funds' Manager, reminds you of your rights on an annual basis.

You may therefore, at any time, request the redemption of all or part of the securities you hold in a fund, with a minimum redemption amount of \$50. If the balance of the securities you hold in your account is less than a certain minimum amount indicated in the Desjardins Funds *Simplified Prospectus*, we may ask you to redeem the balance of your investments.

You can ask for the redemption of your securities by using one of the following ways:

- by calling your Québec or Ontario Desjardins caisse;
- by calling Desjardins Service AccèsD at 514 CAISSES (224-7737) or 1 800 CAISSES (1 800 224-7737), option 4, Monday to Friday from 8:00 a.m. to 9:00 p.m.;
- by visiting a Desjardins service point, a duly registered investment dealer or mutual fund dealer in any jurisdiction in Canada where we can subscribe Desjardins Funds securities.

Any request received by the Investment Fund Manager before 4:00 p.m. (Montréal time) on a valuation date is executed at the net asset value per security determined on that day. Any request received later than 4:00 p.m. will be executed at the net asset value per security determined on the following valuation date. The Investment Fund Manager will pay the sale proceeds to you, less any applicable fees, within the settlement period prescribed by securities regulations from the date on which the sale price was determined, provided all necessary documentation is received by the Investment Fund Manager with your redemption order.

If the duly completed documents have not been received by the Investment Fund Manager by the close of business on the 10th business day following the redemption date, the fund will be deemed having accepted an order for the purchase of a number of securities of the fund equivalent to that redeemed. The redemption proceeds shall be applied to the payment of the purchase price of the replacement securities.

Please refer to the *Simplified Prospectus* or the *Annual Information Form* of the Desjardins Funds for more information regarding redemption procedures. The Investment Fund Manager may suspend the redemption of securities of a fund or delay the payment of the redemption price under the exceptional circumstances set out in the "*Suspension of Redemptions*" section of the *Simplified Prospectus*.