

A photograph of a man and a woman in a bright, modern kitchen. The woman is wearing a black and white striped shirt and blue jeans, and the man is wearing a grey t-shirt and dark pants. They are smiling and embracing each other. The kitchen features white cabinetry, a granite countertop, and a large window in the background. On the counter, there are some fruits like bananas and tomatoes, and a green bowl. The overall atmosphere is warm and happy.

Chorus II Portfolios

The logo for Desjardins Wealth Management Investments. It features a green hexagonal icon with a white outline, followed by the text "Desjardins" in a bold, green, sans-serif font. Below "Desjardins" is the text "Wealth Management" in a smaller, black, sans-serif font, and below that is the text "Investments" in an even smaller, black, sans-serif font.

Desjardins
Wealth Management
Investments

Simplify your life and refine your investment strategy with a Chorus II Portfolio

If you have \$100,000 or more to invest and want to get more out of life, these Portfolios may be for you.

What you'll get: recognized expertise, flexible income options, competitive pricing and tactical portfolio management combined with broad diversification. All that in a single investment—freeing you up to focus on what really matters to you.

Life is good with an investment
that works for you





A unique approach designed to meet your needs

The Chorus II Portfolios have been designed to meet your most exacting requirements.

Chorus II Low Volatility Portfolios



These Portfolios aim to minimize the impact of market downturns by prioritizing portfolio stability and some long-term capital appreciation.

Chorus II Growth Portfolios



These Portfolios are built for long-term growth, taking advantage of market opportunities, particularly in high-growth sectors.





Broad diversification to give you peace of mind

The Chorus II Portfolios are well-diversified so as they aim to minimize your risk and stabilize your long-term returns. They're diversified across:

- Asset classes
- Geographic regions
- Economic sectors
- Management styles

Tactical Chorus II Portfolios management

Tactical management for the Chorus II Portfolios is provided by **Desjardins Global Asset Management (DGAM)**, a leader in the industry. This approach aims to improve potential returns by changing the portfolio's investment mix more often based on current and future market events.



DGAM's investment professionals have a reputation for value creation potential and innovation.

DGAM has teamed up with internationally renowned portfolio manager Lazard Asset Management for the tactical management mandate.

\$76,2B

Assets under management¹



MONTREAL

Head office:
Montreal, Canada



70

Investment professionals



Lazard Asset Management serves as an advisor for asset allocation recommendations, a role that allows it to:

- Seize market opportunities
- Devise strategies aimed at stabilizing portfolios in case of market volatility

\$289B

Assets under management¹



NEW YORK

Head office:
New York, USA



264

Investment professionals



+ THE ADVANTAGE OF TACTICAL MANAGEMENT IS A DYNAMIC, SPECIALIZED STRATEGY THAT'S ABLE TO MEET YOUR NEEDS FOR EITHER STABILITY OR GROWTH.

Flexible income options

Do you want access to a portion of your investments? The income options available in a Chorus II Portfolio¹ are a great way to help you manage your finances, providing you with the possibility of a monthly income while the rest of your money could keep growing.

Your representative can help you choose the income option that's best for you. And you can change it any time you need to.

For instance, if you opt for fixed monthly distributions, the income you receive will be primarily a return of capital. Since it's not immediately taxable, that means a potentially net income.²

INVESTMENT INCOME THAT FITS WITH YOUR LIFE

¹ Only for T- and S-class units.

² Any distribution made in excess of the Portfolio's net income or net capital gains will constitute a return of the investor's capital back to the investor. Returns of capital will reduce the net asset value of the Portfolio, which could diminish its ability to generate future income.

The **freedom** to live the life you want

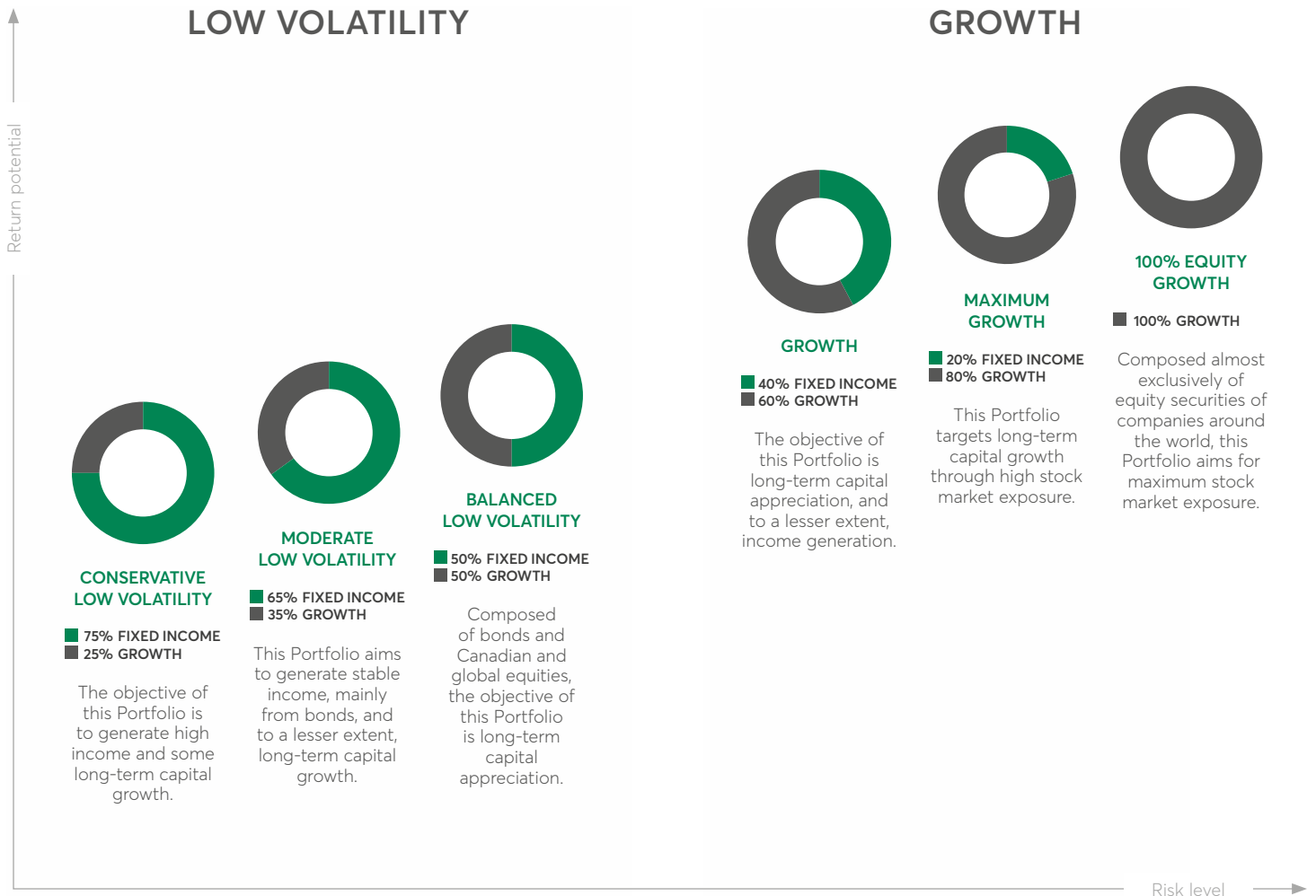




THE CHORUS II LINEUP

A total of six Portfolios designed to meet a full range of investor profiles—including yours—in order to achieve your financial objectives.

TARGET ASSET ALLOCATION¹



¹ For illustrative purposes only. Asset allocation may vary within the rebalancing ranges specified in the prospectus.

Find all the information you need

Visit desjardins.com/desjardinsfunds for:

- + Pricing and performance
- + Asset class breakdowns
- + The Chorus II Portfolios underlying funds
- + Portfolio managers
- + Monthly reports
- + Brochures
- + Legal and financial documentation

Consult **your investment statement** for:

- + The total value of your investments
- + An account-by-account breakdown of your total investment value
- + Details on your investments
- + Your total personal rate of return

TALK TO YOUR REPRESENTATIVE TO CHOOSE THE CHORUS II PORTFOLIO THAT'S RIGHT FOR YOU.

ABOUT DESJARDINS

Desjardins Group is the leading cooperative financial group in Canada and the sixth largest in the world, with assets of \$359.9 billion.¹ It has been rated one of Canada's Top 100 Employers by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the World's Strongest Banks according to *The Banker* magazine, Desjardins has one of the highest capital ratios and credit ratings in the industry.

- + Moody's Aa2
- + Standard & Poor's A+
- + Dominion Bond Rating Service AA
- + Fitch AA

ABOUT DESJARDINS FUNDS

Desjardins Investments Inc., manager of the Desjardins Funds, is one of Canada's largest mutual fund manufacturers, with \$37.6 billion in assets under management.¹ It offers a broad range of investment funds to Canadian investors and stands out in the industry, among others, through its world-renowned portfolio managers representing more than 20 asset management companies. In addition, Desjardins Investments Inc. is one of the most committed actors in promoting and advancing responsible investment in Canada.

¹ As at September 30, 2020.

[DESJARDINS.COM/DESJARDINSFUNDS](https://www.desjardins.com/desjardinsfunds)



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.

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