

Desjardins ETF Portfolios

Exchange-traded funds

Easy.

Advisor guide

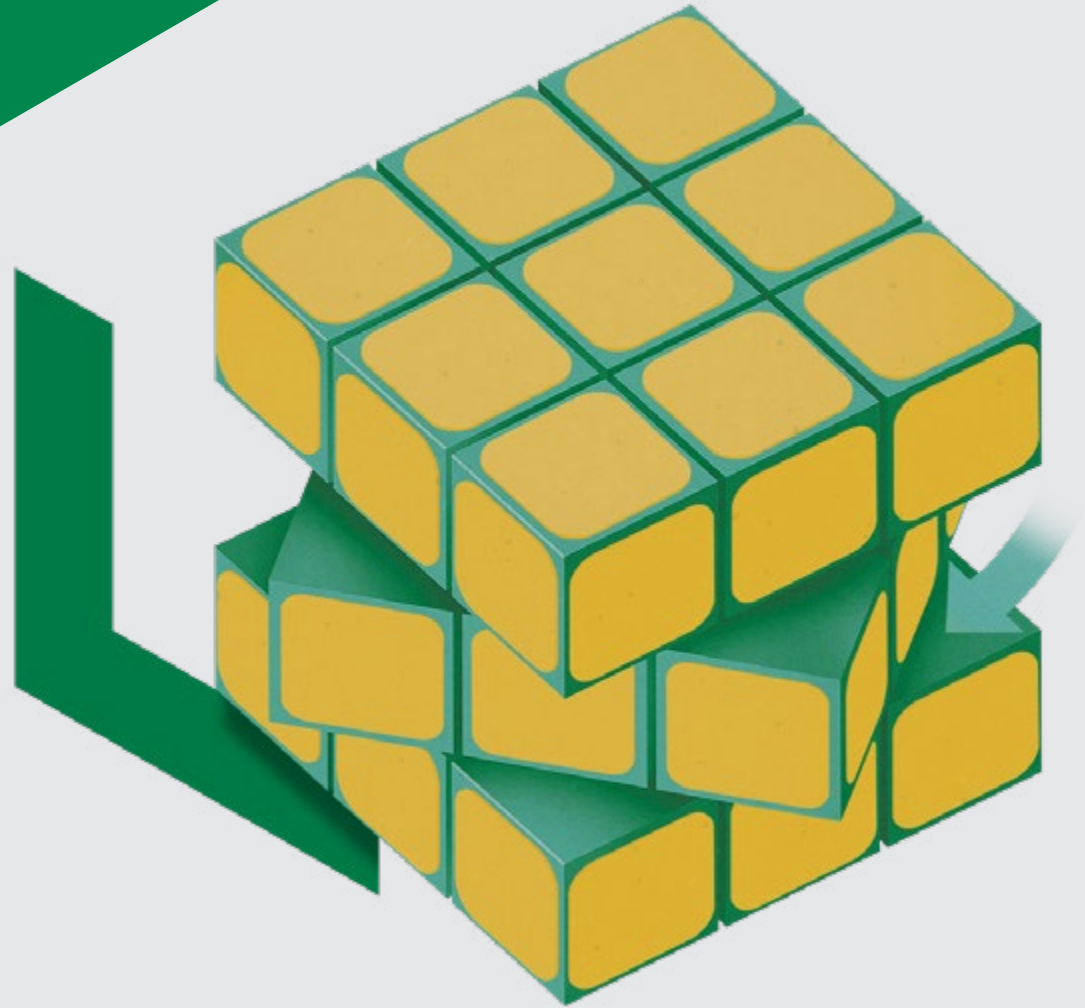


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Desjardins ETF Portfolios: Why now?

Investors are looking for simple, affordable investments that perform well and meet their needs.¹ They might be interested in exchange-traded funds (ETFs), but most investors don't want to manage them individually in their accounts.

What if we could offer them an all-in-one solution that makes it easier for them to reach their financial goals?

Desjardins ETF Portfolios combine:



**the key features
of ETFs**



**the simplicity
of a managed
solution**



**competitive
pricing**

Desjardins ETF Portfolios make it easy!

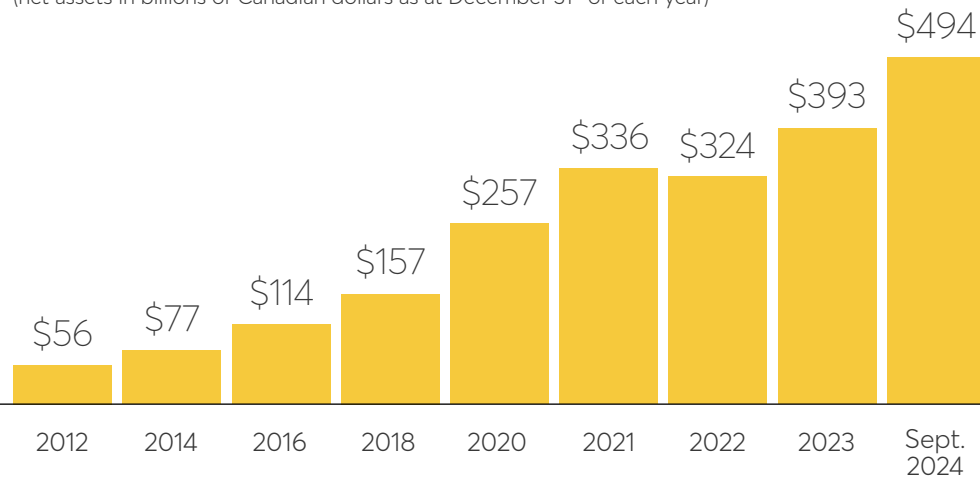


Investors love ETFs

ETFs first appeared in the early 1990s and have become very popular in recent years.

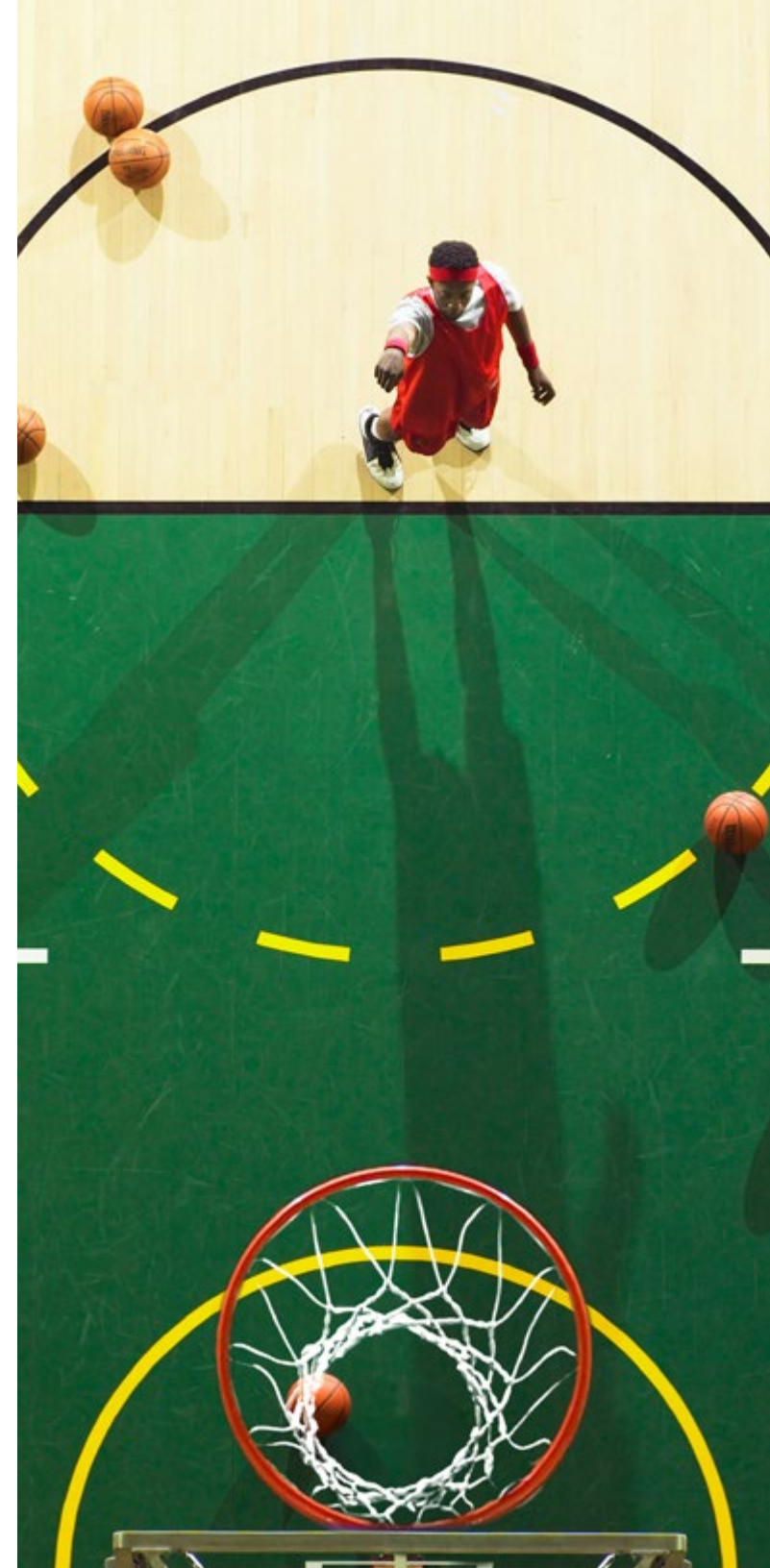
Business is booming: ETF growth in Canada²

(net assets in billions of Canadian dollars as at December 31st of each year)



Why are ETFs so popular?

- Gateway to almost all asset classes, sectors, regions, and types and styles of investments
- Low management fees
- Highly liquid—ETFs are readily tradeable at fair market value
- Easy to see which positions are held



Eliminate the guesswork with Desjardins Portfolios

Navigating the vast world of investment funds can be complicated. What if you could provide a managed investment solution that is simple and easy for you and investors?

Easy! That's what Desjardins Portfolios are all about.

DESJARDINS PORTFOLIOS FEATURE:

- Stocks to take advantage of potential growth
- Fixed-income securities to maintain a stable minimum return

THEY WORK AS A:

- Stand-alone investment strategy
- Complement to an existing strategy

FAQ

What are the advantages of managed solutions?

- They are adapted to each investor profile
- They save time so you can focus on investors and your practice
- They are easy to manage

How do the solutions save time?

- They provide expert portfolio management
- Investors get better diversification

Why should you recommend managed solutions to investors?

- Investors only need to make one investment decision
- They are easy to understand
- Investors get only one tax slip per person
- The approach is based on achieving a financial objective or goal

What are the benefits for investors?

- Attractive return potential
- Diversification on multiple levels to reduce volatility
- Easy way to obtain market exposure
- Seasoned portfolio manager (DGAM)

What are the investment conditions?

- Minimum investment of \$500
- At least \$25 per automatic transfer³

Desjardins ETF Portfolios: Exchange-traded funds made easy!

The portfolios are managed solutions that allow investors to select an all-in-one investment product that fits their financial objectives and risk tolerance.

With these portfolios, investors get all the benefits of investing in ETFs without having to trade them individually.



**Strategic
allocation for
potential added
value**

With Desjardins Global Asset Management's specialists handling allocations to the various ETFs, investors benefit from a higher return potential.



**Automatic
rebalancing
made easy**

With stand-alone funds, the investor or their advisor is responsible for maintaining the target allocation as markets shift. With our portfolios, the portfolio manager does the rebalancing so you don't have to.



**Lump-sum
deposits and
withdrawals
welcome**

With our portfolios, it's easy to make transactions at any time, unlike stand-alone ETFs, which need to be traded on a pro-rated basis.



**Automatic
transfers—
superior
accessibility**

With our portfolios, it's also much easier to set up pre-authorized payments and reinvest returns compared to stand-alone ETFs.



Six portfolios for all investor profiles

Desjardins ETF Portfolios are composed of ETFs that replicate various indexes. Portfolio weighting is based on the investor's risk tolerance and objectives.



SERIES A FUND CODES

DJT00192	DJT00193	DJT00197	DJT00194	DJT00195	DJT00196
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SERIES F FUND CODES

DJT03992	DJT03993	DJT03997	DJT03994	DJT03995	DJT03996
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SERIES C FUND CODES

DJT03192	DJT03193	DJT03197	DJT03194	DJT03195	DJT03196
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Wise ETF portfolios were renamed Desjardins ETF Portfolios on March 10, 2025. The investment strategies for the portfolios were also updated so that virtually all assets in ETF securities now use an index-based approach.

How to present Desjardins ETF Portfolios to investors

Desjardins ETF Portfolios are a comprehensive solution for investors seeking simplicity, return potential, and diversification.

With Desjardins ETF Portfolios, investors get:



Market return potential



Broad and immediate diversification



Low-fee investment portfolios



Get market return potential

Desjardins ETF Portfolios are designed to give investors access to market return potential with a simple, easy-to-manage strategy that replicates market performance (commonly known as passive investing).

The strategy's success depends on two things: **a top-notch manager** and **easy-to-understand funds**.

01

TOP-NOTCH MANAGER

Desjardins ETF Portfolios are managed by Desjardins Investments, one of Canada's leading manufacturers of mutual funds and ETFs.

It has entrusted Desjardins Global Asset Management (DGAM), one of Canada's largest portfolio managers, to select the index ETFs for the portfolios.

DGAM uses select BlackRock ETFs to complement the Desjardins ETFs.



\$107.9B
CAN\$107.9 billion in assets under management⁴

Montreal
Headquartered in Montreal, Quebec, Canada

95
Investment professionals⁴

02

EASY-TO-UNDERSTAND FUNDS

Desjardins ETF Portfolios are composed of index ETFs that replicate the performance of reference indexes

Desjardins ETF portfolios – underlying funds

FIXED INCOME

Canadian bonds

- [Desjardins Canadian Short Term Bond Index ETF \(DCS\)](#)
- [Desjardins Canadian Universe Bond Index ETF \(DCU\)](#)
- [Desjardins Canadian Corporate Bond Index ETF \(DCBC\)](#)

International bonds

- [iShares Global Government Bond Index ETF \(CAD-hedged\) \(XGGB\)](#)
- [iShares Broad USD Investment Grade Corporate Bond ETF \(USIG\)](#)
- [iShares Broad USD High Yield Corporate Bond ETF \(USHY\)](#)

GROWTH

Canadian equity

- [Desjardins Canadian Equity Index ETF \(DMEC\)](#)

US equity

- [Desjardins American Equity Index ETF \(DMEU\)](#)

International equity

- [Desjardins International Equity Index ETF \(DMEI\)](#)

Global small cap equity

- [iShares Core S&P Small-Cap ETF \(IJR\)](#)

Emerging markets equity

- [Desjardins Emerging Markets Equity Index ETF \(DMEE\)](#)

Award-winning index provider



DGAM has chosen to partner with Solactive, the most widely used index provider in Canada based on the number of funds using its indexes. It's ranked fourth for assets under management (\$32B), behind S&P, FTSE and MSCI, and was named Best European Index Overall Provider at the 2024 ETF Express European ETF Awards.⁵

Get broad diversification, right off the bat

The selection and allocation of underlying ETFs provides:

- 01 Broad diversification, which mitigates risk attached to select companies and sectors
- 02 Higher return potential

STRATEGIC ALLOCATION FOR ADDED VALUE

Strategic allocation for Desjardins ETF Portfolios is provided by seasoned portfolio managers at DGAM and based on research from Desjardins' award-winning team of economists, using a robust and evolving quantitative model.

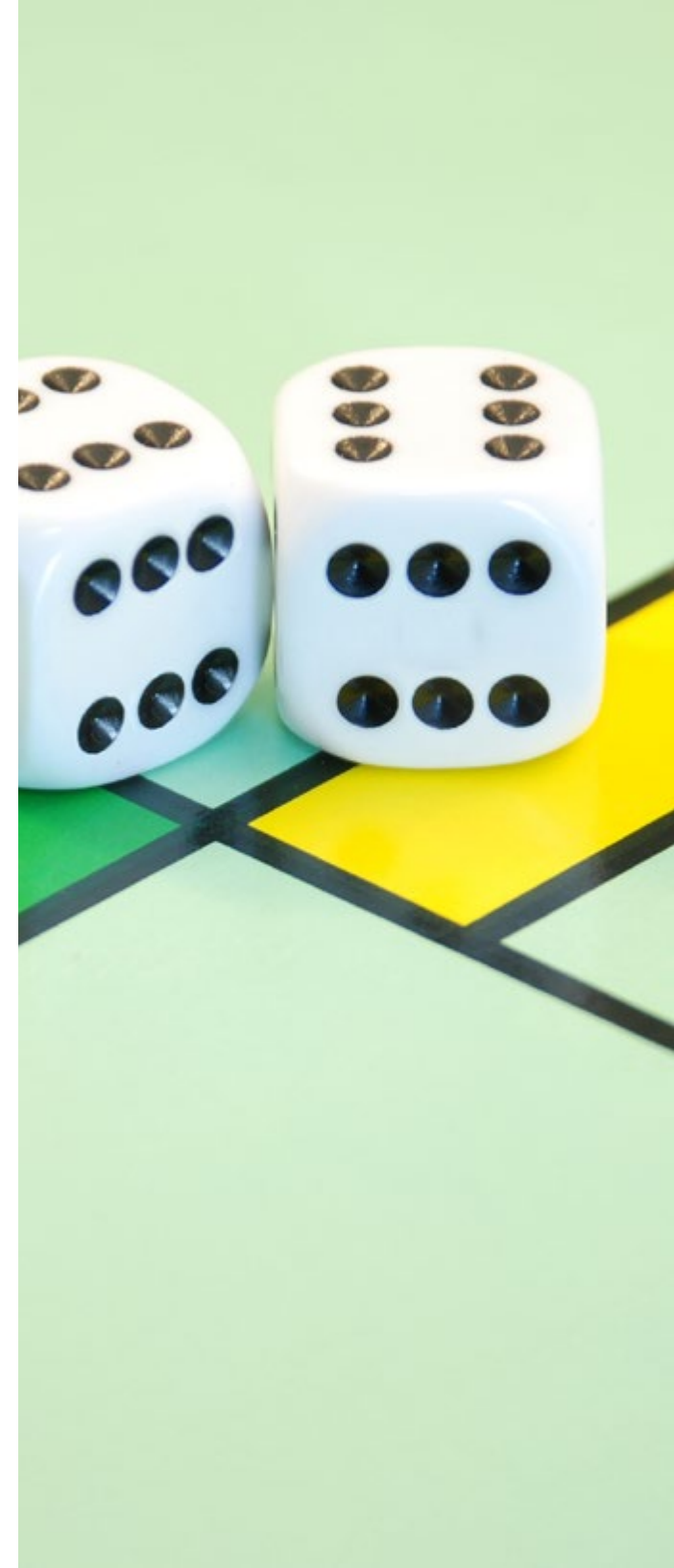
The allocation delivers diversification across multiple asset classes and markets to reduce risk in bear markets and give investors ample upside potential.

Although the ETFs are primarily indexed, the portfolio allocation involves strategic analysis and decision making. The portfolios are managed actively to maintain optimal exposure to the main asset classes, while respecting investors' risk tolerance.

AUTOMATIC REBALANCING TO MAINTAIN RISK PROFILES

In order to achieve the strategy's objectives, the portfolio manager adjusts each portfolio's asset allocation within the maximum deviation parameters of the target weighting for the fixed-income and growth asset classes, the asset sub-classes, and the underlying funds.

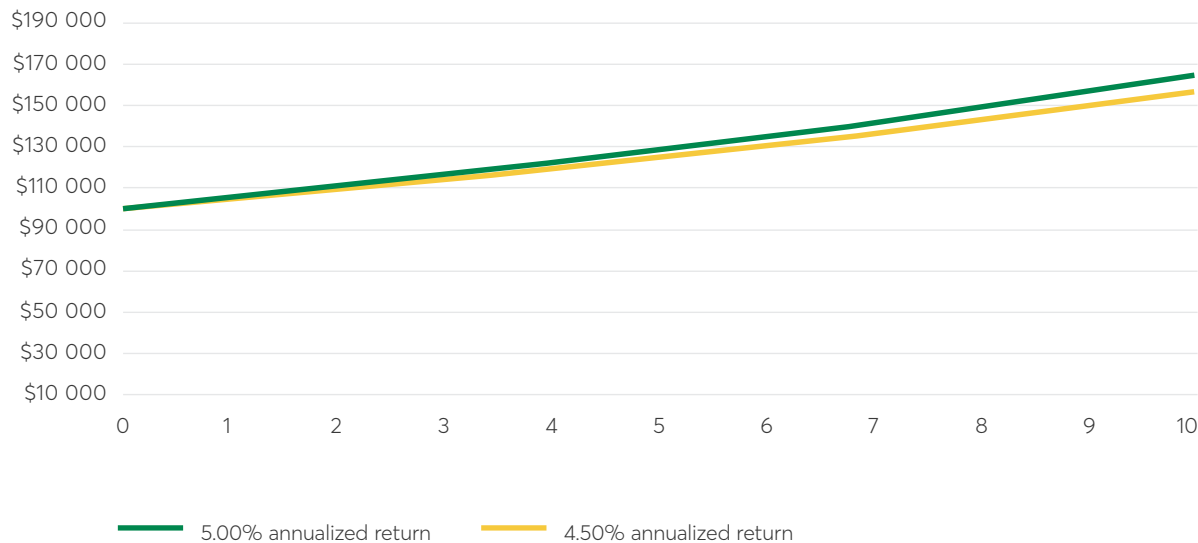
Continuous automatic rebalancing ensures that Desjardins ETF Portfolios always comply with the established risk parameters.



Investment portfolios without the big fees

SEE HOW SAVING ON MANAGEMENT FEES PAYS OFF IN THE LONG RUN

Over 10 years, a difference of 50 basis points in management fees can generate⁶ added value of \$7,592.



FOR AN INITIAL INVESTMENT OF \$100,000:

- The estimated final value is \$162,889, assuming an annualized rate of return of 5% over 10 years
- The estimated final value is \$155,297, assuming an annualized rate of return of 4.5% over 10 years

1. Investment portfolios, new funds and member expectations, Survey of members and employees, September 2024.
2. Source: Investor Economics, *ETF and Index Funds Report – Q3 2024*.
3. After the first year, the account balance must be at least \$1,000 at all times for non-registered accounts and RRSPs, RRIFs, TFSAs, LIRAs, LIFs, RLIFs and RLSPs. There is no minimum balance for RESPs and group plans.
4. As at October 1, 2024.
5. Source: Investor Economics, *ETF and Index Funds Report – Q4 2023* and Solactive.
6. Simulation. The rate of return shown is solely intended to illustrate the effects of compound growth. It is not intended to reflect future values of the Desjardins ETF Portfolios or investment returns from the Desjardins ETF Portfolios. The rates of return shown are assumptions of average annual rates of return over the period.

About Desjardins Group

Desjardins Group is the largest cooperative financial group in North America and the sixth largest in the world, with assets of \$470.9 billion as at December 31, 2024. With more than 55,200 skilled employees, it has been named one of Canada's Best Employers by Forbes magazine and 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, its online platforms, and its subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has one of the highest capital ratios and one of the highest credit ratings in the industry. In 2025, Desjardins Group is celebrating its 125th anniversary, marking more than a century of focusing its ambitions and expertise on being there for members and clients.

Canada's leading financial institution for responsible investments

A pioneer in the responsible investment (RI) field since 1990, Desjardins offers the largest selection of RI solutions and has the most in-depth RI expertise in Canada, thanks to a team of seasoned portfolio managers.**.

desjardinsfunds.com

*As at December 31, 2024.

** Desjardins internal research, December 31, 2024.

LEGAL NOTES

The Desjardins Funds and the Desjardins Exchange Traded Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Commissions, management fees and expenses may all be associated with an investment in exchange traded funds. Please read the prospectus before investing. Desjardins Global Asset Management Inc. is the portfolio manager of the Desjardins Exchange Traded Funds. The Desjardins Funds and the Desjardins Exchange Traded Funds are offered by registered dealers.

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