

Desjardins Sustainable Portfolios

SUPPORT THE TRANSITION
TO A MORE SUSTAINABLE
GLOBAL ECONOMY

 **Desjardins**
Wealth Management
Investments

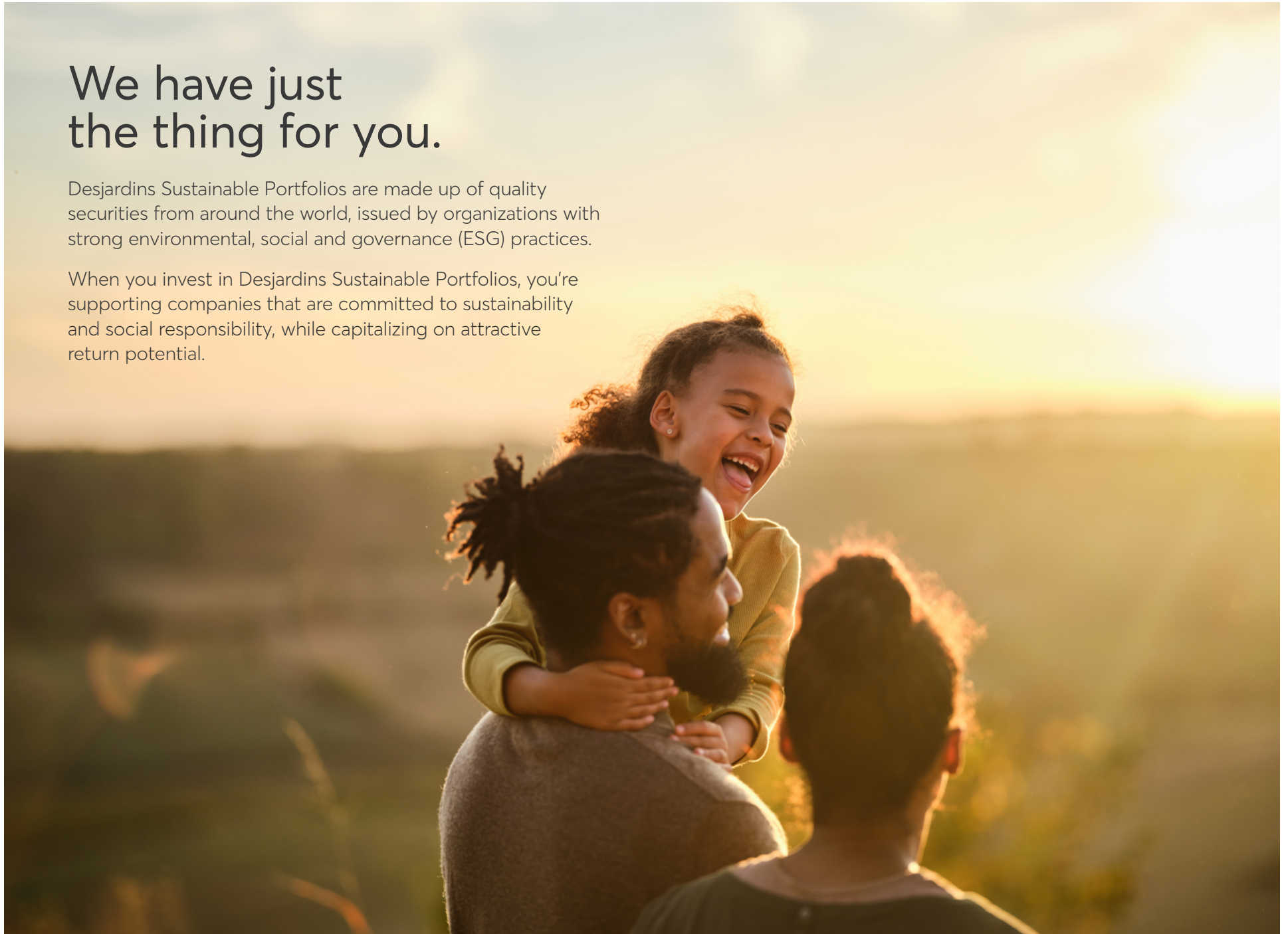


**Ready to invest in a better
future for communities
and the planet?**

We have just the thing for you.

Desjardins Sustainable Portfolios are made up of quality securities from around the world, issued by organizations with strong environmental, social and governance (ESG) practices.

When you invest in Desjardins Sustainable Portfolios, you're supporting companies that are committed to sustainability and social responsibility, while capitalizing on attractive return potential.



What you need to know about Desjardins Sustainable Portfolios

1 OUR PORTFOLIO SOLUTIONS ARE TURNKEY INVESTMENTS THAT ARE MANAGED AND OPTIMIZED BY EXPERTS.

Proper diversification is critical for keeping your investment portfolio on solid footing. With our portfolio solutions, you get to hand this task over to a team of experienced managers who will carefully select and monitor your investments for you. They'll ensure you have the right asset allocation for your investor profile and achieve your goals by diversifying across global regions, industries, market capitalizations and more.

Are your investments scattered here and there?

Desjardins Portfolios are ideal for bringing all your investments together in one place. Consolidating makes it easier to understand your financial situation while minimizing the number of transactions you have to make.

2 SECURITIES ARE SELECTED BASED ON TWO ANALYSES: FINANCIAL PERFORMANCE AND COMPLIANCE WITH ESG CRITERIA.

Assessing ESG factors enhances the financial analysis. It provides insight into a company's strategy, value and risk exposure, as well as its ability to seize business opportunities and create value over the long term for shareholders, employees, clients and the community. At Desjardins, we believe that when companies are successful in managing ESG risks, they're often better positioned to seize the opportunities presented by a transitioning economy.

3 DESJARDINS IS A LEADER IN RESPONSIBLE INVESTING IN CANADA.

Desjardins Global Asset Management (DGAM) relies on a team of globally recognized portfolio managers that specialize in responsible investment. DGAM excels by drawing on the expertise of its in-house professionals and some of the most experienced investment portfolio managers in the world.

When you choose Desjardins Sustainable Portfolios, you benefit from Desjardins's 35 years of experience¹ in the responsible investment field.

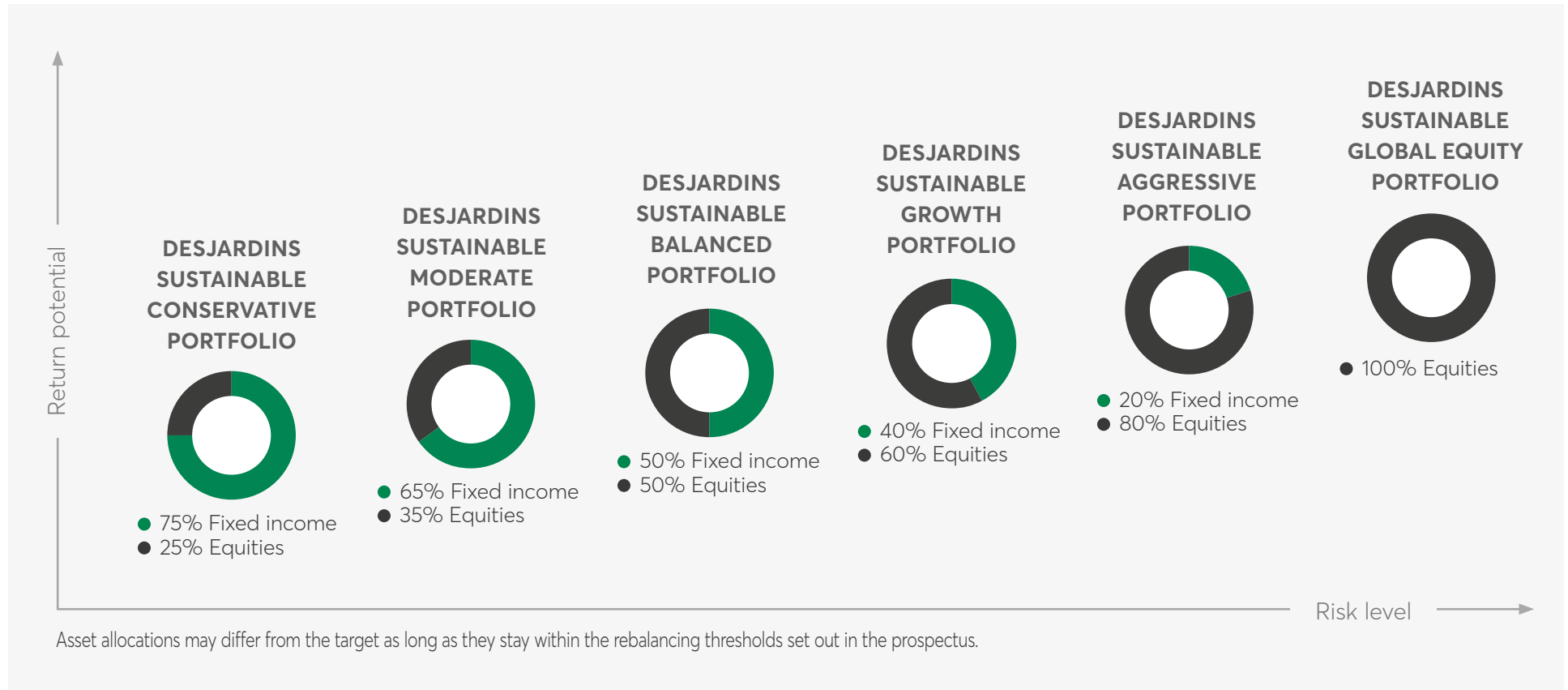
Did you know? All you need to start investing in the stock market is an initial investment of \$500 or automatic contributions of at least \$25.

¹ In 1990, Desjardins introduced its first responsible investment fund, the Desjardins Environment Fund, which is now called the Desjardins Sustainable Global Opportunities Fund.

Desjardins Sustainable Portfolios

We offer six different portfolios, each designed to meet different financial goals. You can choose the Desjardins Sustainable Portfolio that suits you best based on your investor profile, personal circumstances and risk tolerance, whether it's low, moderate or high.

These portfolios are made up of Desjardins Sustainable Funds, which take all ESG criteria into account.





WANT TO MAKE A DIFFERENCE THROUGH YOUR INVESTMENTS?
DESJARDINS SUSTAINABLE PORTFOLIOS COULD BE JUST WHAT YOU'RE LOOKING FOR.

What are mutual funds and portfolios?

Mutual funds

A "mutual fund" or "investment fund" is an investment product that pools your money with that of other investors. It is then entrusted to a portfolio manager who selects companies or organizations that offer growth potential and meet the fund's objectives. The portfolio manager invests your money in these businesses so it can grow.

Mutual fund portfolios

A portfolio solution is made up of different mutual funds selected to increase the diversification of your investments across global regions, industries and business types. This diversification is meant to increase potential growth while limiting risks.

Each portfolio is designed to suit a specific risk tolerance level. Your advisor will carefully analyze your investor profile to determine which portfolio is right for you.



What are ESG criteria?

ESG criteria are used to determine which companies are selected for Desjardins Sustainable Portfolios and Funds. Reflecting key social and environmental issues, these criteria help us decide where your money gets invested.



Environmental

Example: Climate change



Social

Example: Workplace health and safety



Governance

Example: Diversity on boards of directors

What is responsible investment?

Responsible investment is an approach that exposes investors to attractive return potential while giving them the chance to support companies that are committed to sustainability and social responsibility.

CONTROVERSIAL INDUSTRIES ARE EXCLUDED²



ESG CRITERIA ARE INCLUDED IN THE FINANCIAL ANALYSIS



SPECIFIC ESG OBJECTIVES

Example: Best-of-sector approach or thematic investing



SHAREHOLDER ENGAGEMENT

Example: Dialogue with businesses



REPORTING AND NON-FINANCIAL INDICATORS

² Revenue thresholds and exceptions may apply. See the Desjardins Funds [Responsible Investment Policy](#) for details.

DESJARDINS INVESTMENTS INC. DESJARDINS INVESTMENTS INC. HAS DELEGATED THE MANAGEMENT OF THE DESJARDINS ACTIVE STRATEGY PORTFOLIOS TO DESJARDINS GLOBAL ASSET MANAGEMENT INC. (DGAM), AS THE PORTFOLIO MANAGER.

DESJARDINS INVESTMENTS INC. IS ONE OF THE LEADING MUTUAL FUND MANUFACTURERS IN CANADA.

\$45B

IN ASSETS UNDER MANAGEMENT*

+ 65 YEARS OF EXPERIENCE

+ 90 MUTUAL FUNDS

* As at December 31, 2025

DESJARDINS, A PIONEER IN RESPONSIBLE INVESTMENT

+ 50 RI PRODUCT OPTIONS

\$15.3B

IN RI ASSETS UNDER MANAGEMENT*

+ 35 YEARS OF RI EXPERTISE



Desjardins, a name you can trust

Desjardins Group is the largest cooperative financial group in Canada and one of the country's best-capitalized financial institutions.³ It enjoys excellent credit ratings comparable to those of several major Canadian and international banks. It is recognized as one of the most stable financial institutions in the world, according to *The Banker*.⁴ 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.

Your representative can recommend an investment product that reflects your financial goals and where you are in your life.

Get in touch with them today. Investment solutions that make a difference.

desjardinsfunds.com

³ [Credit ratings | Desjardins](#)

⁴ [Top 1000 World Banks 2025: Across the great divide - The Banker](#)

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. Commissions, management fees and other fees may be associated with exchange-traded fund investments. Please read the prospectus before investing. Desjardins Funds and Desjardins Exchange Traded Funds are offered by registered dealers.