Delivering more than just financial returns

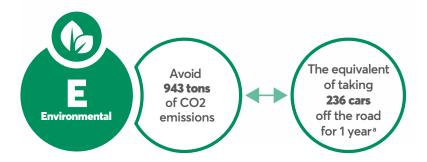
Desjardins SocieTerra Environmental Bond Fund

One way to fight climate change is through the ongoing energy transition, which involves:

- Reducing global energy demand by increasing energy efficiency
- Replacing fossil fuels with renewable energy.

Companies that are committed to developing and delivering solutions to today's most pressing environmental issues such as climate change are likely to grow and create long-term value

In 2018, the Fund invested in companies that:



Calculations are based on a CA\$10 million investment in the companies included in the Desjardins SocieTerra Environmental Bond Fund¹.

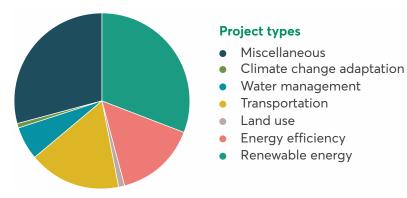


¹ Source: Mirova SA. The above information is the property of its owners, Mirova and its data providers. The figures provided are from 2018, 2017 and, to a lesser extent, 2016. Mirova will not be held liable for any financial loss or decision made or not made on the basis of the information disclosed or for any use that a third party might make of this information. This information is based on present circumstances, intentions and beliefs and may require subsequent modifications. Mirova reserves the right to modify it at any time without notice. No responsibility or liability is accepted by Mirova towards any person for errors, misstatements or omissions in this document or for the adequacy, accuracy, completeness or reasonableness of other such information or documents. Mirova does not guarantee the accuracy, adequacy or completeness of information obtained from external sources included in this document.

a. Calculation based on an assumed 20,000 kilometres per vehicle per year (In french)



The fund helps finance green projects by investing in environmental bonds, also known as green bonds, that fund sustainability.



Source : Mirova, portfolio manager for the Desjardins SocieTerra Environmental Bond Fund



The Desjardins SocieTerra Environmental Bond Fund invests in companies that are driving the energy transition

Ørsted - Producing reliable wind energy

has been developing, building and operating onshore and offshore windfarms and bioenergy plants since 2018. The fund's Ørsted green bonds are financing part of the Hornsea windfarm in the UK.

EnBW – Transitioning the world to renewables

EnBW issued its first green bonds to fund its renewable transition strategy, which includes producing wind and solar, boosting energy efficiency with smart meters, and rolling out an electric vehicle infrastructure.

Schiphol Airport - Working toward greener operations

Schiphol Airport issues green bonds to fund its new thermal energy storage system, electric-powered passenger shuttles and the construction of new LEED-certified buildings.

Apple – Developing 100% recycled materials

Apple issues green bonds to finance sustainable development projects. It's currently testing a new aluminum alloy made of 100% recycled materials, as manufacturing the aluminum used in its products is one of the biggest contributors to Apple's carbon footprint. The company is also working on a robot to disassemble its devices and recover the materials that conventional recyclers cannot handle.



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 other fees may be associated with mutual fund investments. Please read the prospectus before investing and review the Fund Facts outlining the Fund's primary investments. Desjardins Funds are offered by registered dealers.