

SocieTerra Portfolios

Aim to grow your money while supporting sustainable development.



When you choose a SocieTerra Portfolio, you're choosing responsible investment

Responsible investment (RI) is a form of investing that considers environmental, social and governance (ESG) criteria while still focusing on financial returns for the investor.



SocieTerra portfolio managers use several strategies when choosing which companies to help with their ESG practices.



Through **thematic investing**, portfolio managers can also invest in companies that fulfill one or more ESG criteria.

Responsible investment lets you make a difference through your investments and contribute to improving companies' sustainable development practices and corporate social responsibility

Choosing a SocieTerra Portfolio also means choosing an investment solution managed with you in mind

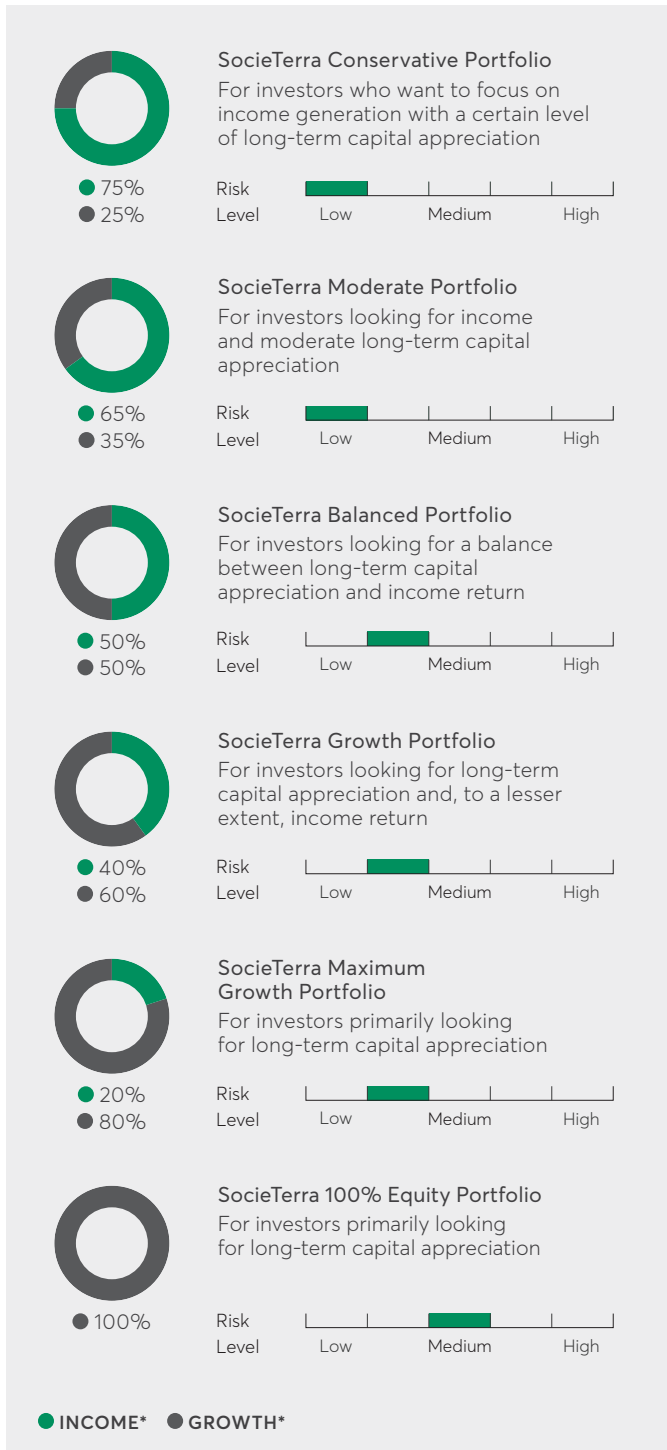
Our investment solutions are:

- Simple and hands-off, saving you valuable time
- Interesting return potential
- Hassle-free: investments are continuously rebalanced for you
- Affordable access: initial investment of \$500 or periodic instalments from as little as \$25 for a total investment of at least \$1,000 within one year of opening the account
- Flexible: access your capital at any time; optional periodic deposits and withdrawals
- Medium to long-term investment horizon

¹ Automatic and semi-automatic weapons designed for civilians

² Our SocieTerra products avoid investing in companies involved in controversies related to human rights, labour, environment and anti-corruption

Discover SocieTerra Portfolios



* Asset allocation may vary from its target but will remain within the rebalancing guidelines specified in the prospectus.

Composition of SocieTerra Portfolios

SocieTerra Portfolios are built from Desjardins SocieTerra Funds (stand-alone funds), which means they use the same investment approaches.

Desjardins SocieTerra Funds consider the full range of ESG criteria, including thematic funds that focus specifically on E, S or G criteria.

These funds take all ESG criteria into account:

- Desjardins SocieTerra Canadian Bond Fund
- Desjardins SocieTerra Global Bond Fund
- Desjardins SocieTerra Canadian Equity Fund
- Desjardins SocieTerra American Equity Fund
- Desjardins SocieTerra International Equity Fund
- Desjardins SocieTerra Emerging Markets Equity Fund

These thematic investment funds focus on specific themes:

- > Environmental (E) issues:
 - Desjardins SocieTerra Environmental Bond Fund
 - Desjardins SocieTerra Environment Fund
 - Desjardins SocieTerra Cleantech Fund
- > Social (S) and environmental (E) issues:
 - Desjardins SocieTerra Positive Change Fund
- > Social (S) and governance (G) issues:
 - Desjardins SocieTerra Diversity Fund

All SocieTerra Portfolios contain varying proportions of each of the SocieTerra Funds, weighted depending on the portfolio's investment objective.

Your representative can help you choose the right investment product for your personal needs and goals. Speak to your representative today.

For more information: desjardins.com/societerre