

SocieTerra Moderate Fund

Fund Category

Global Fixed Income Balanced

General Information

Fund Code 443/0443
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 0.28
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.33% SocieTerra Moderate Portfolio, I-Class / 66.67% SocieTerra Balanced Portfolio, I-Class

Volatility Analysis



Investment Objective

This fund targets an annualized return higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

38.5% FTSE Canada Universe Bond, 16.5% Bloomberg Barclays Multiverse Hedged, 13.5% MSCI Canada, 31.5% MSCI All Country World ex Canada IMI Net

Investment Strategy

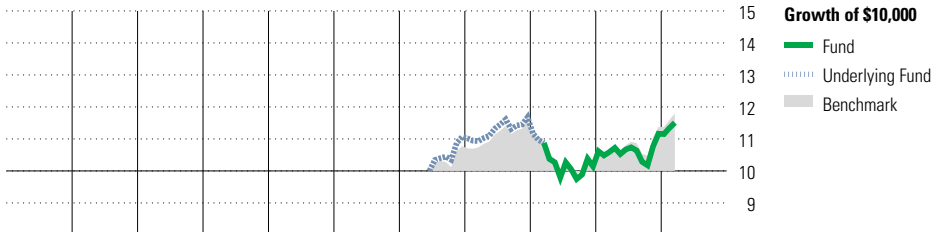
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and long-term capital appreciation. Its allocation is slightly tilted towards fixed-income securities compared to growth-oriented securities. The fund is intended for investors who have a moderate profile and risk tolerance. The underlying funds bring to the forefront the integration of environmental, social and governance (ESG) factors into investment selection and management, in some cases through a focus on specific sustainable development approaches or objectives. Furthermore, the fund is subject to exclusion criteria related to tobacco, nuclear energy, weapons and fossil fuels.

Notes

The benchmark was last changed on June 1st, 2022.

Returns calculated before April 2022 are simulated according to the allocation of SocieTerra Portfolios in force before this date.

Performance Analysis as of March 31, 2024



| Year | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | YTD | Calendar Year |
|---------------|------|------|------|------|------|------|------|------|-------|------|-----|----------------------|
| Fund Return % | — | — | — | — | — | — | — | 5.5 | -13.2 | 10.1 | 3.1 | as at March 31, 2024 |
| Benchmark % | — | — | — | — | — | — | — | 7.0 | -11.2 | 11.1 | 3.7 | |

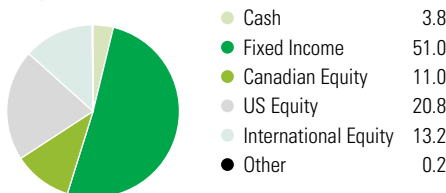
| Annualized Returns % | 3 Mth | 1 Yr | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 10 Yr |
|----------------------|-------|------|------|------|------|------|-------|
| Fund | 3.1 | 8.6 | 2.9 | 1.7 | — | — | — |
| Benchmark | 3.7 | 10.4 | 3.9 | 3.2 | — | — | — |

Calculated Returns (See Notes)

Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of March 31, 2024

Composition



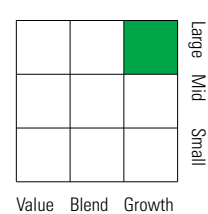
Top Five Countries

| Country | % Assets |
|----------------|----------|
| United States | 46.2 |
| Canada | 24.4 |
| United Kingdom | 4.4 |
| France | 3.3 |
| Japan | 3.2 |

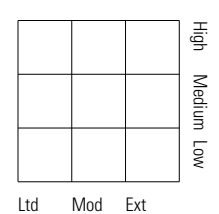
Top 10 Holdings

| Holder | % Assets |
|--|----------|
| Microsoft Corp | 1.5 |
| Canada (Government of) 1.5% 01-06-2031 | 1.0 |
| Canada (Government of) 3% 01-10-2025 | 1.0 |
| Royal Bank of Canada | 1.0 |
| Canada Housing Tr No 1. 25% 15-06-2026 | 0.9 |
| Canada Hsg Tr No 1 1.95% 15-12-2025 | 0.8 |
| Bank NS Halifax 2.95% 08-03-2027 | 0.7 |
| Canada Housing Tr No 25% 15-12-2031 | 0.7 |
| The Toronto-Dominion Bank | 0.7 |
| Canadian Pacific Kansas City Ltd | 0.6 |
| Total Number of Portfolio Holdings | 4 |
| Total Number of Underlying Holdings | 4,632 |
| Total Number of Stock Holdings | 2,527 |
| Total Number of Bond Holdings | 1,636 |

Equity Style



Fixed Income Style



Global Equity Sectors

| Sector | % Equity |
|------------------------|----------|
| Utilities | 1.5 |
| Energy | 0.1 |
| Financials | 20.9 |
| Materials | 6.5 |
| Consumer Discretionary | 8.2 |
| Consumer Staples | 6.9 |
| Communication Services | 3.4 |
| Industrials | 18.3 |
| Health Care | 11.6 |
| Information Technology | 20.0 |
| Real Estate | 2.5 |
| Unclassified | 0.0 |

Fixed Income Breakdown

| Category | % Bond |
|-------------------------------|--------|
| Government Bonds | 50.3 |
| Corporate Bonds | 41.6 |
| Other Bonds | 0.0 |
| Mortgage Backed Securities | 2.4 |
| ST Investments (Cash & Other) | 5.8 |
| Asset Backed Securities | 0.2 |