

SocieTerra Balanced Fund

Fund Category

Global Neutral Balanced

General Information

Fund Code 444/0444
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 2.79
Underlying Assets (\$Mil) 1,527.21

Fund Company Desjardins Investments Inc
Underlying Fund SocieTerra Growth 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

28% FTSE Canada Universe Bond, 12% Bloomberg Barclays Multiverse Hedged, 18% MSCI Canada, 42% MSCI All Country World ex Canada IMI Net

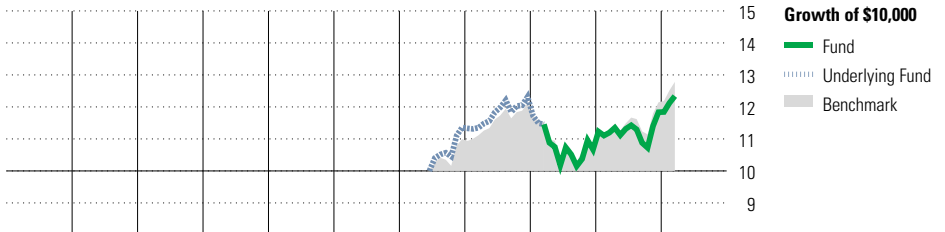
Investment Strategy

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 long-term capital appreciation and, to a lesser extent, income. Its allocation is slightly tilted towards growth-oriented securities compared to fixed-income securities. The fund is intended for investors who have a balanced profile and moderate 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.

Performance Analysis as of March 31, 2024



Quartile											
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
—	—	—	—	—	—	—	—	—	—	—	as at March 31, 2024
—	—	—	—	—	—	—	8.4	-13.4	10.9	4.3	Fund Return %
—	—	—	—	—	—	—	10.3	-11.1	12.6	5.3	Benchmark %

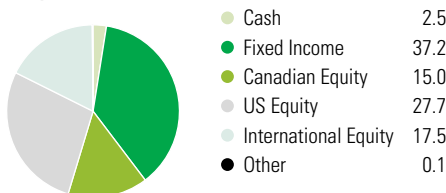
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	4.3	10.2	3.8	2.8	—	—	—
Benchmark	5.3	13.0	5.3	4.8	—	—	—

Underlying Fund Performance

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



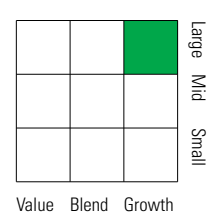
Top Five Countries

Country	% Assets
United States	46.1
Canada	24.9
United Kingdom	4.3
France	3.2
Japan	3.1

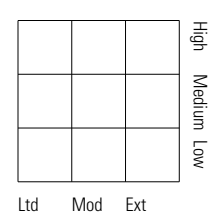
Top 10 Holdings

Company	% Assets
Microsoft Corp	2.0
Royal Bank of Canada	1.3
The Toronto-Dominion Bank	0.9
Canadian Pacific Kansas City Ltd	0.9
Agnico Eagle Mines Ltd	0.8
Shopify Inc Reg Shs -A- Subord Vtg	0.8
Bank of Montreal	0.8
Brookfield Corp Reg Shs -A- Ltd Vtg	0.7
Canada (Government of) 1.5% 01-06-2031	0.7
Apple Inc	0.7
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	4,579
Total Number of Stock Holdings	2,527
Total Number of Bond Holdings	1,602

Equity Style



Fixed Income Style



Global Equity Sectors

Sector	% Equity
Utilities	1.5
Energy	0.1
Financials	21.0
Materials	6.5
Consumer Discretionary	8.2
Consumer Staples	6.9
Communication Services	3.5
Industrials	18.3
Health Care	11.5
Information Technology	20.0
Real Estate	2.5
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	50.4
Corporate Bonds	43.1
Other Bonds	0.0
Mortgage Backed Securities	2.2
ST Investments (Cash & Other)	4.5
Asset Backed Securities	0.2