

SocieTerra Growth Fund

Fund Category
Global Equity Balanced

General Information

Fund Code	445/0445
Fund Inception	March 2022
Underlying Inception	April 2020
Fund Assets (\$Mil)	4.10
Underlying Assets (\$Mil)	N/A

Fund Company	Desjardins Investments Inc
Underlying Fund	25% SocieTerra Growth Portfolio, I-Class / 75% SocieTerra Maximum 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

17.5% FTSE Canada Universe Bond, 7.5% Bloomberg Barclays Multiverse Hedged, 22.5% MSCI Canada, 52.5% MSCI All Country World ex Canada IMI Net

Investment Strategy

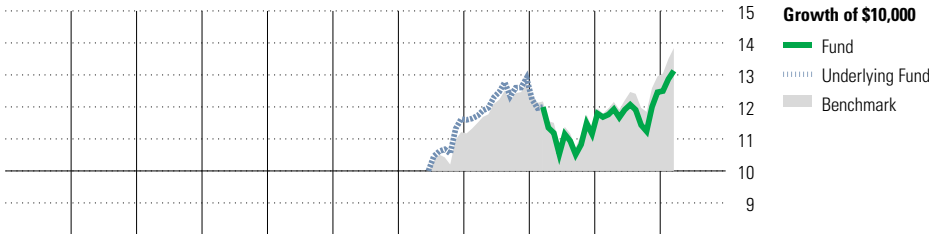
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and low income. Its allocation is heavily tilted towards growth-oriented securities compared to fixed-income securities. The fund is intended for investors who have a growth profile and high 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



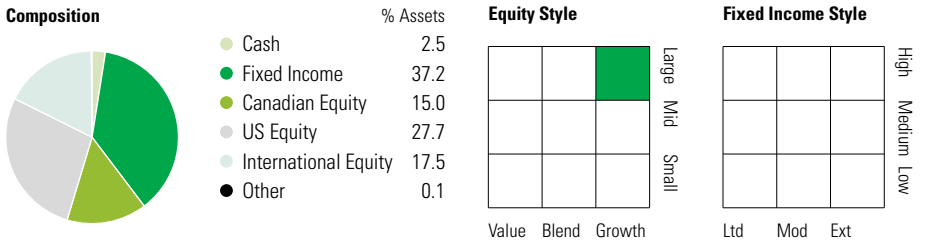
Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
Fund Return %	—	—	—	—	—	—	—	11.1	-13.6	11.7	5.4	as at March 31, 2024
Benchmark %	—	—	—	—	—	—	—	13.6	-11.0	14.2	6.8	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	5.4	11.6	4.6	3.8	—	—	—
Benchmark	6.8	15.8	6.6	6.4	—	—	—

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



Top Five Countries	% Assets
United States	46.1
Canada	24.9
United Kingdom	4.3
France	3.2
Japan	3.1

Top 10 Holdings	% 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

Global Equity Sectors	% 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	% 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