Desjardins Insurance Life • Health • Retirement

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 | | |
| 5 10 | | | |
| Fund Company | Desjardins Investments Inc | | |
| Underlying Fund | 25% SocieTerra Growth Portfolio, I-Class / 75% SocieTerra Maximum Growth Portfolio, I-Class | | |
| Volatility Analysis | | | |
| | | | |
| Low Mo | derate High | | |
| Categor | у | | |
| | | | |

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 growthoriented 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.



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

United States



| sh | 2.5 | |
|-------------------|------|----|
| ed Income | 37.2 | |
| nadian Equity | 15.0 | |
| Equity | 27.7 | |
| ernational Equity | 17.5 | |
| ner | 0.1 | |
| | | Va |

% Assets

46.1

| Equity Style | | | Fixed Income Style | | | | |
|--------------|-------|--------|--------------------|-----|-----|-----|------------|
| | | | Large | | | | High |
| | | | Mid | | | | Medium Low |
| | | | Small | | | | n Low |
| Value | Blend | Growth | | Ltd | Mod | Ext | _ |

| UtilitiesEnergyIFinancials2MaterialsIConsumer DiscretionaryIConsumer StaplesICommunication ServicesIIndustrialsIIHealth CareIInformation TechnologyIReal EstateIUnclassifiedI |
|---|
| Financials 2 Financials 2 Materials 4 Consumer Discretionary 4 Consumer Staples 4 Communication Services 3 Industrials 14 Health Care 17 Information Technology 20 Real Estate 2 |
| Materials Materials Consumer Discretionary Materials Consumer Staples Materials Communication Services Materials Industrials Materials Health Care Materials Information Technology Materials Real Estate Materials |
| Consumer DiscretionaryAConsumer StaplesCCommunication ServicesCIndustrials11Health Care1Information Technology20Real Estate20 |
| Consumer StaplesCommunication ServicesCommunication Services1Industrials11Health Care1Information Technology21Real Estate21 |
| Communication Services1Industrials1Health Care1Information Technology21Real Estate1 |
| Industrials 11 Health Care 1 Information Technology 21 Real Estate 2 |
| Health Care 1 Information Technology 21 Real Estate 22 |
| Information Technology 21 Real Estate |
| Real Estate |
| |
| Unclassified (|
| |
| Fixed Income Breakdown % Bo |
| Government Bonds 50 |
| Corporate Bonds 43 |
| Other Bonds (|
| Mortgage Backed Securities |
| ST Investments (Cash & Other) |
| Asset Backed Securities |

| 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 |
| 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 |
| | |

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Performance Analysis as of March 31, 2024