

FOR ADVISOR
USE ONLY

POWER YOUR PRACTICE WITH RESPONSIBLE INVESTMENT

TABLE OF CONTENTS

- 3 Considerable growth →
- 4 Don't compromise on performance →
- 5 The future of your business →
- 5 Become your clients trusted responsible investment (RI) contact →
- 6 Major wealth transfers for women and millenials →
- 6 1st in responsible investment →
- 7 Canada's most comprehensive line-up of responsible investments →
- 8 An approach that reflects our convictions →
- 10 Show your clients that their money can be part of the solution →
- 11 Your #1 responsible investment (RI) partner to help you stand out to your clients →





RESPONSIBLE INVESTMENT (RI)

CONSIDERABLE GROWTH

Did you know?

Responsible investment (RI) assets under management in Canada represent **\$3.0 TRILLION**¹ They are managed primarily for **institutional investors** such as pension funds who recognize the potential of RI.

Individual investors are also increasingly interested in RI products.

RI mutual funds and ETFs have experienced a **330%** growth in assets under management between 2017 and 2022,² more than 10 times that of the overall industry.

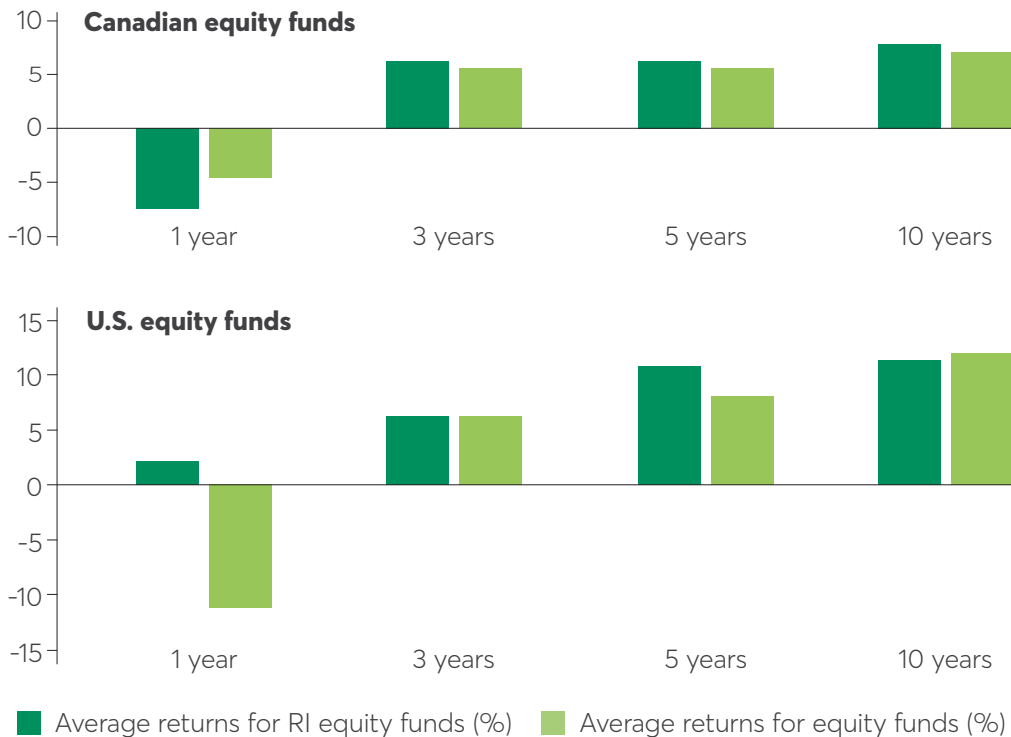


RESPONSIBLE INVESTMENT

DON'T COMPROMISE ON PERFORMANCE

An analysis of more than 1,000 studies published between 2015 and 2020 concludes that for the majority of them, the performance of RI funds is equal to or better than that of traditional funds.³

Average RI fund returns vs. average asset class returns



Source: RIA, Quarterly Responsible Investment Funds Report: Highlights from Q3 2022.



RESPONSIBLE INVESTMENT

THE FUTURE OF YOUR BUSINESS

Responsible investment matters to your clients.

73%

of investors want their advisors to ask them about RI.⁴

But only

31%

of investors have been asked by their advisor.⁴

BECOME YOUR CLIENTS TRUSTED RI CONTACT

Responsible investment aims to meet two of your clients' fundamental needs.

- Make money
 - Better managing risk
 - Banking on secular ESG trends
- Make their money matter
 - Investing with alignment to their convictions
 - Generating positive outcomes

76%

of respondents agree that responsible investment can have a real impact on the economy and contribute to positive change for society.⁴



Stand out by being the first to talk about RI with your clients!

AMONG YOUR CLIENTS

MAJOR WEALTH TRANSFERS FOR WOMEN AND MILLENIALS

76% OF WOMEN are interested in RI.⁴

80% of respondents aged 18-34 strongly or somewhat agreed they would like to be informed.⁴

750B\$ will be transferred by Canadians to their heirs by 2026.⁵

INVESTORS STAY THE COURSE

84% of investors said they are as likely (44%) or more likely (40%) to choose RI than they were a year ago.⁴

Take advantage of the **growing enthusiasm for RI!** Expand your practice by offering responsible solutions that match your clients' preferences.

DESJARDINS

1ST IN RESPONSIBLE INVESTMENT

1st responsible investment (RI) **financial institution** in Canada.⁶

A **pioneer** in RI since **1990**

Signatory of the United Nations **Principles for Responsible Investment since 2010.**

Desjardins was also the first Canadian financial institution signatory of the **Principles for Responsible Banking in 2019.**

Canada's most extensive **RI expertise** with a team of **world-renowned portfolio managers.**

Desjardins Global Asset Management (DGAM) and Desjardins Investment Inc. (DI) have signed the **Fund for Biodiversity Pledge** in 2022.

The largest selection of responsible investment solutions in Canada⁶ with more than

+50 RI product options.

12.2B\$

in RI **assets under management.**⁷

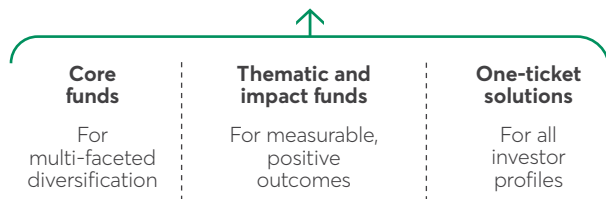
DESJARDINS

CANADA'S MOST COMPREHENSIVE LINE-UP OF RESPONSIBLE INVESTMENTS

Aim for sustainable returns while offering your clients unique and innovative investment solutions.

Desjardins SocieTerra Funds and Portfolios

A cutting-edge product line that combines high return potential with positive outcomes on the world



Desjardins Responsible Investment Exchange-Traded Funds (ETFs)

Innovative RI strategies



Desjardins Principal Protected Notes

Regular* and customized offer integrating ESG criteria

* Subject to issue availability

RI Guaranteed Investment Fund Portfolios

Helios2 Contract, wealth transfer and protection product

Guarantee Advantage

ESG Global Diversified basket*

* Subject to availability during each sales campaign

Whatever the style of your practice, your clients' profiles or their objectives, you have everything you need to build them an end-to-end RI portfolio.

DESJARDINS

AN APPROACH THAT REFLECTS OUR CONVICTIONS

Distinctive RI strategies applied by our portfolio managers

Responsible investment incorporates **environmental, social and governance (ESG) criteria** into the selection and management of investments—in addition to an analysis of the issuing companies' **financial performance**.



Environmental

- Climate change
- Water
- Carbon footprint



Social

- Labour standards
- Human rights (e.g. child labour)
- Occupational health and safety



Governance

- Board independence & diversity
- Executive compensation



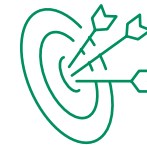
AN APPROACH THAT REFLECTS OUR CONVICTIONS. (continued)...

ESG Strategies applied to security selection



ESG integration

We incorporate ESG criteria to guide security selection.



Thematic investing

We select top companies in sectors that are directly related to an ESG theme (available for certain products).



Best in class

We favour companies with top ESG performance.



Impact investing

We invest with the intention of generating a beneficial and measurable impact by selecting companies whose products and services respond to specific environmental or social challenges (available for certain products).



Exclusion screening

We exclude businesses operating in controversial sectors: tobacco, weapons, nuclear energy, and pipelines (exclusions may vary depending on the product).

ESG Strategy applied once we've invested



Corporate engagement

As responsible and committed investors, Desjardins and its portfolio managers use investor savings as leverage to generate a positive outcome by engaging with certain issuers to improve their ESG practices.

Corporate engagement is a direct involvement that allows investors to positively influence and encourage companies to improve their practices.

- Exercising voting rights
- Shareholder dialogue
- Shareholder proposals

CONCRETE RESULTS AND POSITIVE IMPACTS

SHOW YOUR CLIENTS THAT THEIR MONEY CAN BE PART OF THE SOLUTION

An example that speaks for itself: the Desjardins SocieTerra Positive Change Fund

By supporting companies that generate measurable positive outcomes, your clients' investments can be part of the solution. Through their activities, the Desjardins SocieTerra Positive Change Fund's companies have helped achieve the following:⁸



ENVIRONMENT



Avoided

713 metric
tons of
CO₂*

The equivalent of the CO₂*
emissions produced by

172 cars for
one year⁹



SOCIAL



Provided access to education
and/or training to

11,717
registered learners⁸

*Emissions from different greenhouse gases have been considered in the calculation and are expressed in CO₂ equivalents.

Calculations are based on a CA\$10 million investment in the companies included in the Desjardins SocieTerra Positive Change Fund portfolio.

→ For more information, see the [Annual Report on Responsible Investment](#).

DESJARDINS

YOUR #1 RI PARTNER TO HELP YOU STAND OUT TO YOUR CLIENTS

WE AIM FOR SIMPLICITY AND EFFICIENCY

Take advantage of a host of outstanding tools and unparalleled, comprehensive support:



A series of webcasts ⊕

Exclusive access to RI expertise from world-renowned responsible portfolio managers



Sales documents ⊕

Brochures, leaflets, guides, presentations, etc., to facilitate your client interactions



RI certification program ⊕

A top program to help you make RI a strategic investment driver



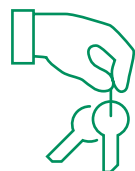
RI on [desjardinsfunds.com](https://www.desjardinsfunds.com) ⊕

Find out more about RI at Desjardins by consulting the [section entirely devoted to RI](#)



Customized advertising ⊕

Strong support to help you position your RI practice



Turnkey RI workshops for clients

Useful sessions aimed at helping clients understand RI



1. The Responsible Investment Association (RIA). [2022 Canadian Responsible Investment Trends Report](#).
2. The Investment Funds Institute of Canada (IFIC). [2019](#) and [2022](#) Investment Funds Reports.
3. NYU Stern School of Business. [2021 ESG and Financial Performance](#).
4. Ipsos-RIA. [2022 RIA Investor Opinion Survey](#).
5. CIBC. [Capital Markets Report, June 16, 2016](#).
6. Desjardins internal research, December 31, 2022. Data subject to change.
7. As at September 30, 2022.
8. Baillie Gifford Overseas Limited. The contributions are based on the annual impact of the assets held in the Desjardins SocieTerra Positive Change Fund portfolio on December 31, 2021. For those holdings that have been in the portfolio for less than the full year, no attempt has been made to pro-rate the contribution. However, as we have a long time horizon and aim to invest in our holdings for 5-10 years or longer, portfolio turnover is low. Headline Impact Data, while providing an indication of the impact of the portfolio, is vulnerable to inconsistencies. These can be caused by underlying assumptions. How companies measure, and report is not always uniform and, in some cases, requires conversion to allow for aggregation across the portfolio. Where information is not available we do not include a company's contribution within the Headline Impact Data snapshot. In time we hope to be able to encourage companies to increase their reporting. Data for CO₂e saved is based on company reporting which is either in CO₂ or CO₂e; the aggregate data is presented as CO₂e as this is the most conservative approach. Data related to money spent on healthcare services and prevention and disease is presented to date, covering multiple years.
9. Natural Resources Canada. [2022 Fuel Consumption Guide](#).



ABOUT DESJARDINS GROUP

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$407.1 billion. It was named one of the World's Top Female-Friendly Companies by *Forbes* magazine. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to *The Banker* magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.*

1ST RESPONSIBLE INVESTMENT (RI) FINANCIAL INSTITUTION IN CANADA

A pioneer in the responsible investment (RI) field since 1990, Desjardins offers the largest selection of RI solutions and has the most in-depth RI expertise in Canada, thanks to a team of seasoned portfolio managers.**

* As at December 31, 2022.

** Desjardins internal research, December 31, 2022.

LEGAL NOTES

Desjardins®, all trademarks containing the word Desjardins, as well as related logos are trademarks of the Fédération des caisses Desjardins du Québec, used under licence.

The Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by registered dealers.

The Desjardins Exchange Traded Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Brokerage commissions, management fees and expenses all may be associated with an investment in exchange traded funds. Please read the prospectus before investing. Desjardins Global Asset Management Inc. is the manager and the portfolio manager of the Desjardins Exchange Traded Funds. The Desjardins Exchange Traded Funds are offered by registered dealers.

An investment in principal protected notes may not be suitable for all investors. Important information about principal protected notes is contained in the Information Statement and the Oral Disclosure Document of each note. Investors are strongly encouraged to attentively read this documentation related to a note issuance before investing, and to discuss the suitability of an investment in the notes with their investment advisor or dealer representative before making a decision. The documentation related to a note issuance in particular is available on the summary page of that particular issuance. The offering and sale of notes may be prohibited or restricted by laws in certain jurisdictions in Canada, and notes are not offered for sale outside Canada. Notes may be purchased only in the jurisdictions where they may be lawfully offered for sale and only through individuals duly registered and authorized to sell them. Past performance is not indicative of future performance. The return on principal protected notes is dependent on the change (which may be positive or negative) in value of the underlying assets during the term of the note, and it is possible that there may be no interest payable to the investor. The return on a note cannot be established before maturity. Some notes may be subject to caps, participation rates and other limits which feed through to performance. The full principal amount of a principal protected note will be repaid at maturity only. An investment in notes is subject to certain risk factors. Please read the Information Statement and Oral Disclosure Document for complete details, including the precise formula for determining the return on a note.

The Contract and Information Folder and the Funds Facts document contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read these documents carefully before investing.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Helios2 and DFS Guaranteed Investment Funds are registered trademarks of Desjardins Financial Security Life Assurance Company. DESJARDINS INSURANCE and its logo are trademarks of the Fédération des caisses Desjardins du Québec used under licence.

® Trademark owned by Desjardins Financial Security.

DESJARDINS INSURANCE refers to Desjardins Financial Security Life Assurance Company.
200, rue des Commandeurs, Lévis (QC) G6V 6R2
1-866-647-5013