

Desjardins SocieTerra

Global Balanced Fund



A balanced approach to capitalize on transition to a sustainable world

With the Desjardins SocieTerra Global Balanced Fund, investors benefit from a balanced approach to investing in funds targeting governmental projects and companies adapting to a changing economy due to environmental concerns, changing demographics and resources scarcity.

To achieve the objective, the fund invests in Desjardins SocieTerra Environmental Bond Fund, Desjardins SocieTerra Positive Change Fund and Desjardins SocieTerra Global Opportunities Fund (formerly Desjardins SocieTerra Environment Fund).

The portfolio manager rebalances the fund's asset allocation as needed and makes the necessary adjustments based on economic and financial forecasts and conditions, while respecting the weighting limits of +/- 5% of target for fixed income and +/- 7.5% for equities.

RI approaches used in the fund (CIFSC framework)

- ESG Integration
- Exclusions
- Shareholder engagement
- Best in class
- Thematic investing
- Impact investing

For more information on this selection process, consult the [Desjardins Funds Responsible Investment Policy](#).

INCEPTION DATE

April 11, 2022

ASSET CLASS

Global Neutral Balanced

INVESTMENT OBJECTIVE

Provide long-term capital appreciation and, to a lesser extent, generate an income return

CURRENT HOLDINGS AND PERFORMANCE

Details on [DesjardinsFunds.com](https://www.DesjardinsFunds.com)

REFERENCE INDEX

→ 45% Bloomberg MSCI Green Bond Index (CAD hedged)

→ 55% MSCI ACWI Index (Total return)

INVESTMENT HORIZON

3 to 5 years

RISK RATING

Low Medium High

CODES DE FONDS

Class	NL	ISC	MER* (%)
A	DJT00184		2.24
C		DJT03184	2.18
F	DJT03984		1.02

*Management expense ratios (MERs) are based on the [September 30, 2023 Annual Management Report of Desjardins Fund Performance](#).

Portfolio manager

DESJARDINS GLOBAL ASSET MANAGEMENT



 **Montreal**, Canada

 Assets under management:
\$77.1 billion (CAD)
as at December 31, 2022

INVESTMENT STRATEGY

Fundamental analysis of the economy and market expectations

Desjardins Global Asset

Management Inc. ("DGAM") has made a name for itself in the investment market. Founded in 1998, the company has developed extensive expertise in institutional investing, in the areas of equity and fixed-income security management, the creation of target portfolios, investment policy development and portfolio managers selection and oversight.



Desjardins SocieTerra Environmental Bond Fund

FUNDAMENTAL – TOP-DOWN AND BOTTOM-UP

Desjardins SocieTerra Global Opportunities Fund

FUNDAMENTAL – TOP-DOWN AND BOTTOM-UP



Desjardins SocieTerra Positive Change Fund

FUNDAMENTAL – BOTTOM-UP GROWTH



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. 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. www.desjardinsfunds.com