

INVESTMENT FUNDS

Desjardins SociéTerra Positive Change Fund

COMMITTED TO BUILDING
A SUSTAINABLE AND
INCLUSIVE WORLD

 **Desjardins**
Wealth Management
Investments



**Looking for an investment
that may have a major positive
impact for current and future
generations?**

We have the solution for you

The Desjardins SocieTerra Positive Change Fund **aims to invest in companies that are actively working to build a more sustainable world** for current and future generations **while seeking attractive return potential**. Companies that are committed to developing and delivering **solutions to today's most pressing social and environmental issues** are likely to grow and create long-term value.



Companies* in which the Fund invests



Alnylam Pharmaceuticals Inc. Advancing healthcare

Alnylam Pharmaceuticals is a biopharmaceutical company focused on the research and development of medical treatments in the following areas: genetic medicines, cardio-metabolic diseases, infectious diseases, eye diseases and central nervous system diseases like Alzheimer's. Founded in 2002, the company has led the translation of RNA interference (RNAi) into an entirely new class of medicines. Their RNAi treatments were the first in the world to be approved.



Umicore SA Recycling

Umicore is a global materials technology and recycling group. Through recycling, the company reduces the need to extract raw materials and contributes towards a circular economy. In 2020, 64 per cent of materials used by Umicore were from end-of-life or secondary origin, while 34 per cent were of primary origin, a ratio that is getting better year over year. Umicore's catalysts and filters reduce toxic emissions from vehicles, in turn contributing to cleaner air and mitigating climate change. Umicore's cathode materials improve battery performance and reduce cost.

IF YOU'RE LOOKING TO CONTRIBUTE TO A MORE SUSTAINABLE AND INCLUSIVE WORLD,
THE **DESJARDINS SOCIETERRA POSITIVE CHANGE FUND** MAY BE THE INVESTMENT CHOICE
FOR YOU.

* These companies are in the Fund's portfolio as at December 31, 2022.

What is an investment fund?

Also called a **mutual fund**, an investment fund is a financial product in which your assets are pooled with those of other investors. All of the assets are entrusted to a portfolio manager, who invests them in stocks issued by diverse publicly traded companies or bonds, in accordance with the fund's investment policy. The objective is to grow the assets based on the fund's investment objectives.

What are ESG criteria?

Incorporating ESG criteria helps identify the various issues companies may be exposed to. To determine **the best-equipped companies** to resolve these issues, the portfolio manager incorporates the ESG considerations relevant to the companies' sector and their activities into their financial analysis.



Environmental

Example: Climate change



Social

Example: Occupational health and safety



Governance

Example: Diversity on boards of directors

What is RI?

Responsible Investment (RI) products are designed for investors who are looking for attractive return potential and the opportunity to support companies that are committed to sustainability and social responsibility toward people and communities.

CONTROVERSIAL SECTORS EXCLUDED



ESG CRITERIA INCORPORATED INTO FINANCIAL ANALYSIS



ESG-SPECIFIC OBJECTIVES

Examples: Positive selection, thematic investing



SHAREHOLDER ENGAGEMENT

Dialogue, filing resolutions and voting at shareholder meetings



REPORTING AND EXTRA-FINANCIAL INDICATORS



DESJARDINS FUNDS ARE MANAGED
BY DESJARDINS INVESTMENTS INC. (DI)

DI IS ONE OF THE LARGEST CANADIAN
INVESTMENT FUND MANUFACTURERS
AND A CANADIAN LEADER IN RI.

\$39.3B

IN ASSETS UNDER MANAGEMENT*

+ 60 YEARS OF
EXPERIENCE

+ 85 INVESTMENT
FUNDS

* As at December 31, 2022

DESJARDINS:
A PIONEER IN RI

+ 50 RI PRODUCT
OPTIONS

\$12.4B

IN RI ASSETS UNDER MANAGEMENT*

+ 30 YEARS OF
EXPERTISE
IN RI



Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most stable financial institutions in the world according to *The Banker* magazine.

Based on your personal needs and goals, your representative can help you choose the right investment. Speak to your representative today.

desjardinsfunds.com

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 may be associated with mutual fund investments. Please read the prospectus before investing. Desjardins Funds are offered by registered dealers.



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