

SocieTerra Fixed Income

Fund Category
Global Fixed Income

General Information	
Fund Code	440/E440/O440
Fund Inception	January 2019
Underlying Inception	May 2022
Fund Assets (\$Mil)	5.12
Underlying Assets (\$Mil)	5.28
Fund Company: Multi-Manager	
Underlying Fund: Desjardins SocieTerra Fixed Income Ptf I	

Volatility Analysis		
Investment		
Category	Low	Moderate
		High

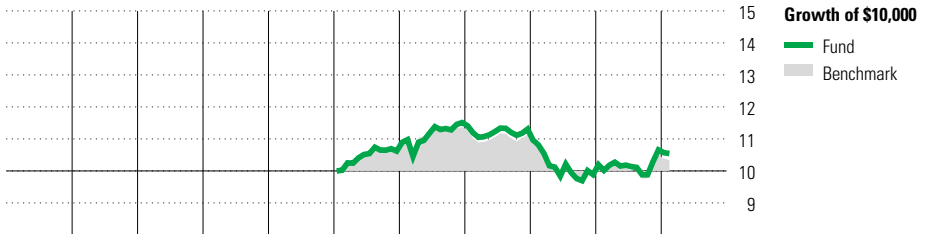
Investment Objective
This fund targets an annualized return higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark
70% FTSE Canada Universe Bond, 30% Bloomberg Barclays Multiverse Hedged

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 current income and some long-term capital appreciation. It invests in Canadian and foreign fixed income securities issued by government entities and corporations. 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 fund's composition was last changed on September 23rd, 2022 (replacement of several underlying funds by a single underlying fund created in May 2022). The benchmark was last changed on October 1st, 2019.

Performance Analysis as of February 29, 2024



Quartile											
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year
—	—	—	—	—	—	—	—	—	—	—	as at February 29, 2024
—	—	—	—	—	—	—	—	—	—	—	Fund Return %
—	—	—	—	—	—	—	—	—	—	—	Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.4	5.3	-1.2	-2.0	-1.0	1.0	—
Benchmark	1.8	4.1	-1.8	-2.1	-1.4	0.6	—

Underlying Fund Performance

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 February 29, 2024

Composition	% Assets	Fixed Income Style	Credit Quality	%
Cash	0.0		High	52.6
Fixed Income	99.8		Medium	36.1
Canadian Equity	0.0		Low	2.5
US Equity	0.0		N/A	8.7
International Equity	0.0			
Other	0.2			

Top 10 Holdings	% Assets	Top Five Countries	% Assets
Canada (Government of) 1.5% 01-04-2025	3.4	Canada	67.2
Canada (Government of) 1.5% 01-06-2031	2.5	United States	10.7
Bank NS Halifax 2.95% 08-03-2027	1.5	Japan	3.5
Ontario (Province Of) 4.7% 02-06-2037	1.4	Germany	2.3
Canada Housing Tr No 25% 15-12-2031	1.4	United Kingdom	2.0
Canada (Government of) 1.25% 01-06-2030	1.0		
Canada Hsg Tr No 1 1.95% 15-12-2025	1.0		
Canada (Government of) 2% 01-06-2032	1.0		
Ontario (Province Of) 4.6% 02-06-2039	1.0		
NHA MBS 3.94% 01-01-2029	0.9		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	2,071		
Total Number of Stock Holdings	1		
Total Number of Bond Holdings	1,607		

Fixed Income Breakdown	% Bond
Government Bonds	54.3
Corporate Bonds	42.9
Other Bonds	0.0
Mortgage Backed Securities	3.2
ST Investments (Cash & Other)	-0.4
Asset Backed Securities	0.3