

SocieTerra Secure Fund

Fund Category

Global Fixed Income Balanced

General Information

Fund Code 442/0442
Fund Inception March 2022
Underlying Inception April 2020
Fund Assets (\$Mil) 0.20
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 50% SocieTerra Conservative Portfolio, I-Class / 50% SocieTerra Moderate Portfolio, I-Class

Volatility Analysis



Investment Objective

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

Benchmark

49% FTSE Canada Universe Bond, 21% Bloomberg Barclays Multiverse Hedged, 9% MSCI Canada, 21% MSCI All Country World ex Canada IMI Net

Investment Strategy

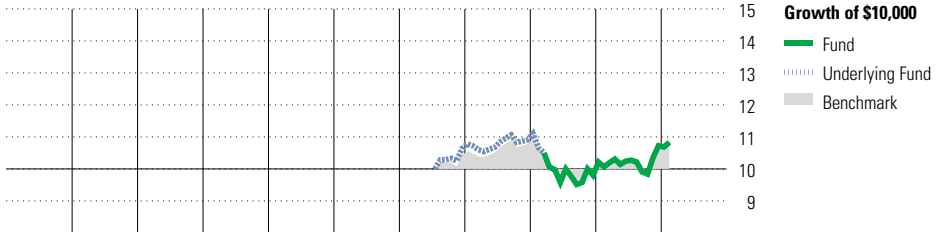
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and moderate long-term capital appreciation. Its allocation is heavily tilted towards fixed-income securities compared to growth-oriented securities. The fund is intended for investors who have a secure profile and low 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.

Performance Analysis as of February 29, 2024



Quartile											
											Calendar Year
											as at February 29, 2024
											Fund Return %
											Benchmark %
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	
—	—	—	—	—	—	—	3.0	-13.0	9.4	1.0	
—	—	—	—	—	—	—	3.9	-11.4	9.6	0.8	

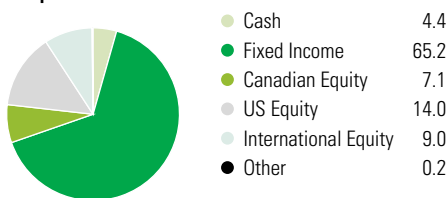
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	4.6	7.6	-0.6	-0.6	—	—	—
Benchmark	4.0	8.2	0.0	0.4	—	—	—

Calculated Returns (See Notes)

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



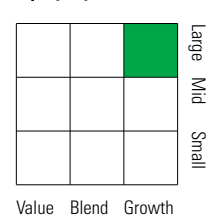
Top Five Countries

Country	% Assets
United States	46.5
Canada	23.6
United Kingdom	4.5
France	3.5
Japan	3.3

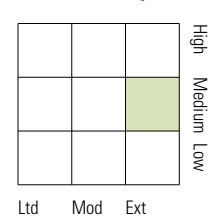
Top 10 Holdings

Holder	% Assets
Canada (Government of) 1.5% 01-04-2025	2.3
Canada (Government of) 1.5% 01-06-2031	1.5
Microsoft Corp	1.0
Bank NS Halifax 2.95% 08-03-2027	1.0
Ontario (Province Of) 4.7% 02-06-2037	0.9
Canada Housing Tr No 25% 15-12-2031	0.9
Canada (Government of) 1.25% 01-06-2030	0.7
Canada Hsg Tr No 1 1.95% 15-12-2025	0.7
Canada (Government of) 2% 01-06-2032	0.7
Ontario (Province Of) 4.6% 02-06-2039	0.7
Total Number of Portfolio Holdings	4
Total Number of Underlying Holdings	2,733
Total Number of Stock Holdings	652
Total Number of Bond Holdings	1,607

Equity Style



Fixed Income Style



Global Equity Sectors

Sector	% Equity
Utilities	1.5
Energy	0.1
Financials	20.6
Materials	6.5
Consumer Discretionary	8.2
Consumer Staples	7.0
Communication Services	3.4
Industrials	18.3
Health Care	11.8
Information Technology	20.0
Real Estate	2.5
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	51.0
Corporate Bonds	40.9
Other Bonds	0.0
Mortgage Backed Securities	2.5
ST Investments (Cash & Other)	5.6
Asset Backed Securities	0.2