

SocieTerra Moderate Fund

Fund Category

Global Fixed Income Balanced

General Information

Fund Code 443/0443
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 33.33% SocieTerra Moderate Portfolio, I-Class / 66.67% SocieTerra Balanced 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

38.5% FTSE Canada Universe Bond, 16.5% Bloomberg Barclays Multiverse Hedged, 13.5% MSCI Canada, 31.5% MSCI All Country World ex Canada IMI Net

Investment Strategy

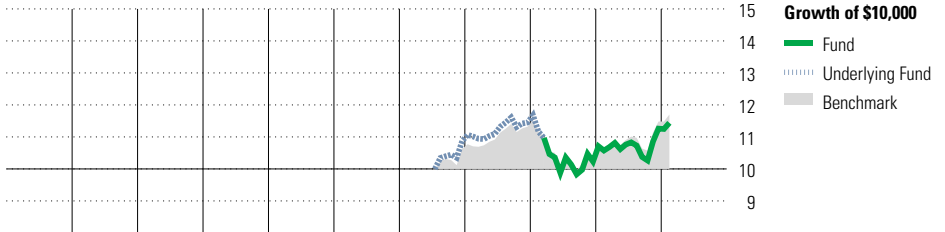
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and long-term capital appreciation. Its allocation is slightly tilted towards fixed-income securities compared to growth-oriented securities. The fund is intended for investors who have a moderate profile and 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	
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year	
—	—	—	—	—	—	—	—	—	—	—	as at February 29, 2024	
—	—	—	—	—	—	—	5.5	-13.2	10.1	1.6	Fund Return %	
—	—	—	—	—	—	—	7.0	-11.2	11.1	1.9	Benchmark %	

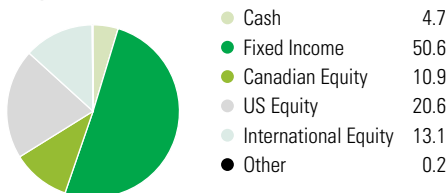
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	5.4	8.2	-0.1	0.4	—	—	—
Benchmark	5.0	10.3	0.9	2.0	—	—	—

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



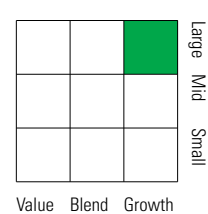
Top Five Countries

% Assets	Country
46.2	United States
24.4	Canada
4.4	United Kingdom
3.3	France
3.2	Japan

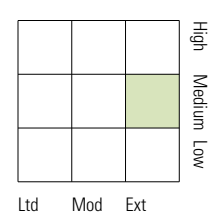
Top 10 Holdings

% Assets	Holder
1.7	Canada (Government of) 1.5% 01-04-2025
1.5	Microsoft Corp
1.1	Canada (Government of) 1.5% 01-06-2031
0.9	Royal Bank of Canada
0.7	Bank NS Halifax 2.95% 08-03-2027
0.7	Ontario (Province Of) 4.7% 02-06-2037
0.7	Canada Housing Tr No 25% 15-12-2031
0.7	The Toronto-Dominion Bank
0.6	Canadian Pacific Kansas City Ltd
0.6	Shopify Inc Reg Shs -A- Subord Vtg
4	Total Number of Portfolio Holdings
2,733	Total Number of Underlying Holdings
652	Total Number of Stock Holdings
1,607	Total Number of Bond Holdings

Equity Style



Fixed Income Style



Global Equity Sectors

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

Fixed Income Breakdown

% Bond	Category
49.6	Government Bonds
40.7	Corporate Bonds
0.0	Other Bonds
2.4	Mortgage Backed Securities
7.4	ST Investments (Cash & Other)
0.2	Asset Backed Securities