

# Your investment funds



GROUP RETIREMENT SAVINGS

Wouldn't you like to have a say in how your retirement savings plan is managed? It isn't all that complicated. All you need to do is choose the investment strategy that best matches your personal situation and your retirement goals.

REGIME TRANSITION - TRANSITION PLAN  
G001371-0001/ 2025-10-08

# Your investment instructions

## WHAT ARE YOUR INVESTMENT INSTRUCTIONS?

Your investment instructions tell us how you want to invest your savings plan contributions. They reflect your retirement objectives, personal situation and risk tolerance, and they evolve over time as your situation changes.

## How to set your investment instructions

**1** Answer the following questions:

	YES	NO
Do I have the time to analyze all the investment options offered and monitor their performance?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have investment knowledge, a good understanding of the different asset classes and the risks associated with each of them?	<input type="checkbox"/>	<input type="checkbox"/>
Do I want to build my own combination of funds?	<input type="checkbox"/>	<input type="checkbox"/>

**2** Choose the investment approach that works best for you:

IF YOU ANSWERED	YOUR BEST OPTION IS
<b>NO</b> to at least one question	The off-the-shelf approach: a Lifecycle Path
<b>YES</b> to all three questions	The do-it-yourself approach: your own combination of funds

# The off-the-shelf approach

## A Lifecycle Path

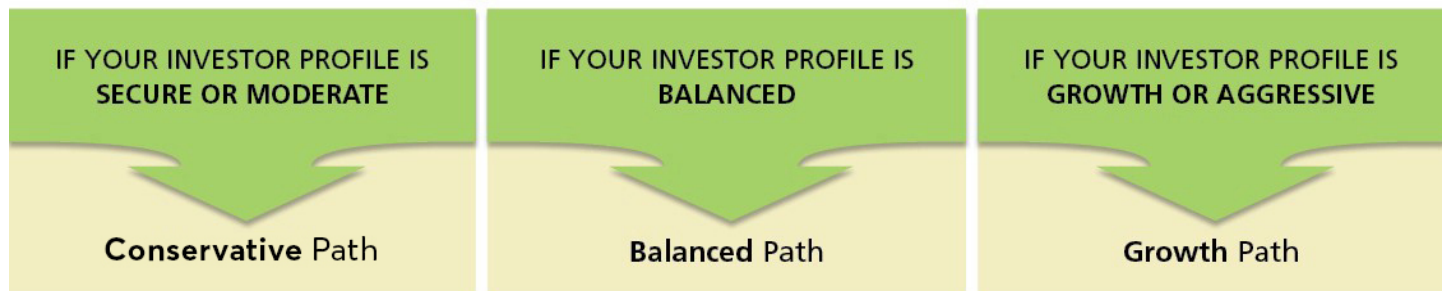
### WHAT IS A LIFECYCLE PATH?

A Lifecycle Path is a ready-made portfolio of investments that's tailored to your risk tolerance. The asset allocation automatically adjusts itself according to your age or the number of years left until you retire.

The composition and asset allocation change automatically over time so that as you approach retirement, your portfolio's exposure to risk becomes lower.

## How to choose the Lifecycle Path

- 1 Determine your risk tolerance by completing the investor profile questionnaire<sup>1</sup>. You can access it through your online account, via [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember) or the **Omni Desjardins** app, under *My account > My account details > Investor profile*. The paper version is also included in your enrolment package.
- 2 Select the Lifecycle Path<sup>2</sup> that matches your investor profile.



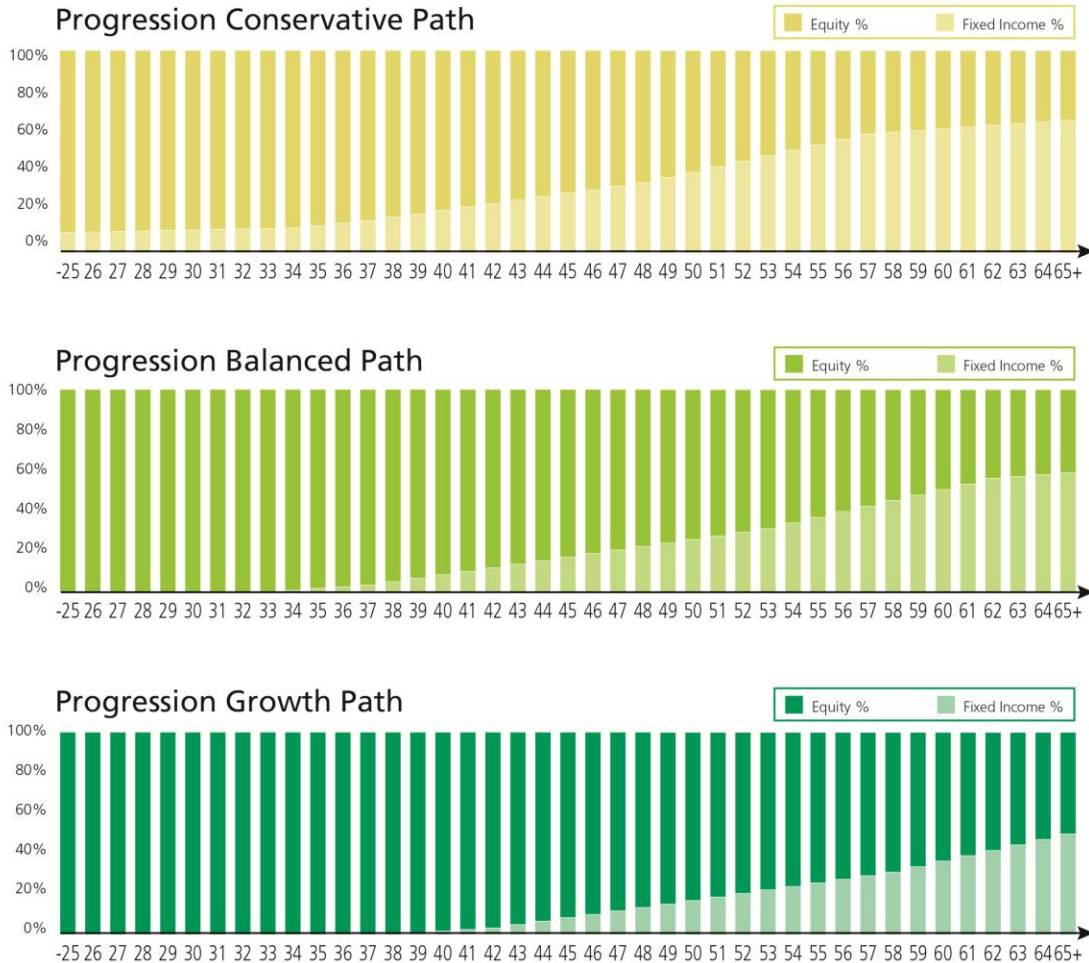
- 3 Indicate your choice when you enrol via your online account, at [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember) or the **Omni Desjardins** app, or when completing the investment instructions form included in your enrolment package.

<sup>1</sup> We recommend completing the *investor profile* questionnaire now and updating it regularly, especially after important life events, to see if your risk tolerance has changed.

<sup>2</sup> For more details, refer to the Lifecycle Paths available under your plan section in this document.

# Paths Available Under Your Plan

## Progression Lifecycle Paths - age



In these lifecycle paths, the investment fees correspond to those of the underlying pooled funds, according to their weighting in the portfolio. Note that operating fees and management fees also apply. Learn more in the *About the fees you pay* section.

# The do-it-yourself approach

## Your own combination of funds

### WHAT DOES IT MEAN TO BUILD YOUR OWN COMBINATION OF FUNDS?

This approach requires time, knowledge and more frequent monitoring. A self-selected combination of funds will not adjust itself automatically over time.

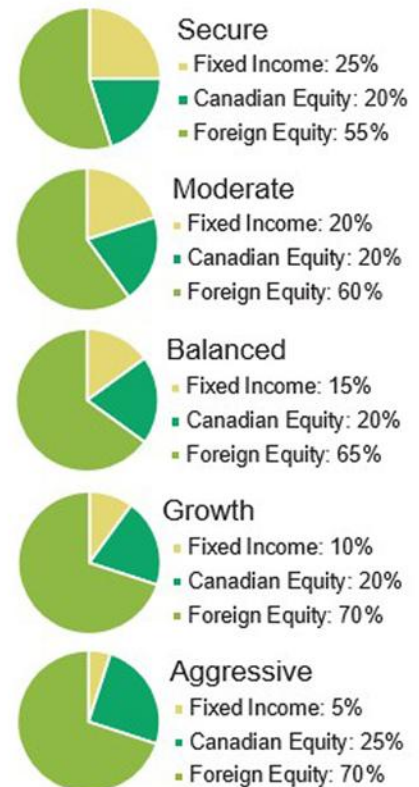
Another consideration: market fluctuations will affect your asset allocation. As a result, your portfolio's composition may not always remain in line with your investment instructions. That means you will need to regularly check to make sure your asset allocation continues to match your investment strategy and investor profile.

## How to build your own combination of funds

- 1 Determine your risk tolerance by completing the investor profile questionnaire<sup>1</sup>. You can access it through your online account, via [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember) or the **Omni Desjardins** app, under *My account > My account details > Investor profile*. The paper version is also included in your enrolment package.
  - 2 Refer to the model asset allocation corresponding to your investor profile and investment horizon. Use it as a guide when choosing your combination of funds from the list available under your plan. You can also select an asset allocation portfolio based only on your investor profile.
- Note that the suggested asset allocations shown on the right are for an investment horizon of 25 years.*
- 3 Indicate your fund selection when you enrol via your online account, at [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember) or the **Omni Desjardins** app, or when completing the investment instructions form included in your enrolment package.

### Asset allocations<sup>2</sup>

Investment horizon of  
**25 years**



<sup>1</sup> We recommend completing the *investor profile* questionnaire now and updating it regularly, especially after important life events, to see if your risk tolerance has changed.

<sup>2</sup> By using the investor profile questionnaire available via your online account, under *My account > My account details > Investor profile*, you'll see model asset allocations that might better reflect your investment time horizon.

# Funds Available Under Your Plan

## Market-Related Funds

Refer to the next section for more details about the fees shown below.

### Asset Allocation Portfolios

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	VOLATILITY	INVESTOR PROFILE	FEES
400 <sup>2</sup>	<b><i>Progression 30/70</i></b>	Preservation of capital with a stable return by investing in a wide array of pooled funds, with an allocation heavily tilted towards fixed income funds compared to growth-oriented funds.	Moderate	Secure	2.240%
401 <sup>2</sup>	<b><i>Progression 45/55</i></b>	Preservation of capital while seeking to enhance returns by investing in a wide array of pooled funds, with an allocation slightly tilted towards fixed income funds compared to growth-oriented funds.	Moderate+	Moderate	2.246%
402 <sup>2</sup>	<b><i>Progression 60/40</i></b>	Equally emphasizes preservation of capital and long term capital growth. Invests in a wide array of pooled funds, with an allocation slightly tilted towards growth-oriented funds compared to fixed income funds.	Moderate+	Balanced	2.253%
403 <sup>2</sup>	<b><i>Progression 75/25</i></b>	Capital growth over the long term while maintaining a certain degree of stability. Invests in a wide array of pooled funds, with an allocation heavily tilted towards growth-oriented funds compared to fixed income funds.	High	Growth	2.250%
404 <sup>2</sup>	<b><i>Progression 90/10</i></b>	Strong capital growth over the long term by investing in a wide array of pooled funds, with an allocation very heavily tilted towards growth-oriented funds compared to fixed income funds.	High	Aggressive	2.257%
414 <sup>2</sup>	<b><i>Progression Equity</i></b>	Strong capital growth over the long term by investing in an array of pooled funds comprised almost exclusively of growth-oriented securities such as equities and real assets.	High	Aggressive	2.249%
224 <sup>2</sup>	<b><i>Melodia Growth 35/65</i></b>	Provide an income return and a moderate long-term capital appreciation by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.	Moderate	Secure	2.133%
226 <sup>2</sup>	<b><i>Melodia Growth 45/55</i></b>	Strike a balance between income return and long-term capital appreciation by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.	Moderate+	Moderate	2.173%
228 <sup>2</sup>	<b><i>Melodia Growth 55/45</i></b>	Provide long-term capital appreciation and, to a lesser extent, generate an income return by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.	Moderate+	Balanced	2.203%

230 <sup>2</sup>	<b>Melodia Growth 70/30</b>	Provide long-term capital appreciation and generate a low income return by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.	High	Growth	2.243%
232 <sup>2</sup>	<b>Melodia Growth 80/20</b>	Provide long-term capital appreciation by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.	High	Aggressive	2.283%
633 <sup>2</sup>	<b>Melodia Growth Equity</b>	Provide long-term capital appreciation by investing primarily in units of mutual funds which themselves invest almost exclusively in equity securities throughout the world.	High	Aggressive	2.333%
424 <sup>1-2</sup>	<b>Desjardins 30/70 - M</b>	Preservation of capital while seeking to enhance returns with a lesser growth component. Invests in pooled funds, with a concentration in fixed income funds.	Moderate	Secure	2.023%
425 <sup>1-2</sup>	<b>Desjardins 50/50 - M</b>	Equally emphasizes preservation of capital and long term capital growth. Invests in pooled funds, with a balance between fixed income funds and equity funds.	Moderate+	Moderate	2.037%
426 <sup>1-2</sup>	<b>Desjardins 70/30 - M</b>	Capital growth over the long term while maintaining a certain degree of stability. Invests in pooled funds, with a bias towards equity funds.	High	Growth	2.043%
427 <sup>1-2</sup>	<b>Desjardins 90/10 - M</b>	Strong capital growth over the long term. Invests in pooled funds, with a strong concentration in equity funds.	High	Aggressive	2.050%

## Target Date Funds

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	FEES
300 <sup>2</sup>	<b>DFS BlackRock® LifePath® Retirement Index I</b>	This fund aims to provide an appropriate blend of income and inflation protection. It is intended for investors currently seeking to withdraw money from their savings for retirement purposes.	2.008%
303 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2025 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2023 and 2027.	2.007%
304 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2030 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2028 and 2032.	2.011%
305 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2035 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2033 and 2037.	2.015%
306 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2040 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2038 and 2042.	2.018%
307 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2045 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2043 and 2047.	2.020%
317 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2050 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2048 and 2052.	2.021%

342 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2055 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2053 and 2057.	2.021%
394 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2060 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2058 and 2062.	2.023%
657 <sup>2</sup>	<b>DFS BlackRock® LifePath® 2065 Index</b>	This fund aims to maximize total return with a risk level that is in line with its time horizon. It is intended for investors planning to begin drawing income from their savings between 2063 and 2067.	2.038%
933 <sup>2</sup>	<b>Fidelity ClearPath® Institutional Income</b>	This fund aims to provide current income and, as secondary objective, capital appreciation. It is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes.	2.210%
934 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2020</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2018 and 2022.	2.211%
935 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2025</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2023 and 2027.	2.210%
936 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2030</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2028 and 2032.	2.211%
937 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2035</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2033 and 2037.	2.213%
938 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2040</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2038 and 2042.	2.214%
939 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2045</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2043 and 2047.	2.214%
940 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2050</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2048 and 2052.	2.214%
941 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2055</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2053 and 2057.	2.214%
984 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2060</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2058 and 2062.	2.214%

986 <sup>2</sup>	<b>Fidelity ClearPath® Institutional 2065</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2063 and 2067.	2.214%
623 <sup>2</sup>	<b>Fidelity ClearPath® Index Plus Institutionnal Income</b>	This fund aims to provide current income and, as secondary objective, capital appreciation. It is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes.	2.025%
625 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2020</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2018 and 2022.	2.027%
626 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2025</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2023 and 2027.	2.029%
628 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2030</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2028 and 2032.	2.031%
629 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2035</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2033 and 2037.	2.033%
630 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2040</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2038 and 2042.	2.036%
631 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2045</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2043 and 2047.	2.038%
632 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2050</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2048 and 2052.	2.038%
635 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2055</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2053 and 2057.	2.038%
641 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2060</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2058 and 2062.	2.040%
655 <sup>2</sup>	<b>Fidelity CleaPath® Index Plus Institutionnal 2065</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2063 and 2067.	2.048%
333 <sup>2</sup>	<b>Fidelity ClearPath® Income</b>	This fund aims to provide current income and, as secondary objective, capital appreciation. It is intended for investors having retired over 20 years ago and currently seeking to withdraw money from their savings for retirement purposes.	2.383%

334 <sup>2</sup>	<b>Fidelity ClearPath® 2020</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2018 and 2022.	2.383%
335 <sup>2</sup>	<b>Fidelity ClearPath® 2025</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2023 and 2027.	2.383%
336 <sup>2</sup>	<b>Fidelity ClearPath® 2030</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2028 and 2032.	2.383%
337 <sup>2</sup>	<b>Fidelity ClearPath® 2035</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2033 and 2037.	2.383%
338 <sup>2</sup>	<b>Fidelity ClearPath® 2040</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2038 and 2042.	2.383%
339 <sup>2</sup>	<b>Fidelity ClearPath® 2045</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2043 and 2047.	2.383%
340 <sup>2</sup>	<b>Fidelity ClearPath® 2050</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2048 and 2052.	2.383%
341 <sup>2</sup>	<b>Fidelity ClearPath® 2055</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2053 and 2057.	2.383%
395 <sup>2</sup>	<b>Fidelity ClearPath® 2060</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2058 and 2062.	2.383%
656 <sup>2</sup>	<b>Fidelity ClearPath® 2065</b>	Until its target retirement date, this fund aims to provide a high total return with a risk level that is in line with its time horizon. Thereafter, the fund aims to provide current income and, as secondary objective, capital appreciation. The fund is intended for investors who had or are planning to begin drawing income from their savings between 2063 and 2067.	2.383%

## Fixed Income Funds

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	VOLATILITY	FEES
213	<b>DGAM Money Market</b>	Capital protection and moderate income by investing in a portfolio of high quality short-term notes of governments and corporations.	Low	1.776%
288	<b>Desjardins Short-Term Income (DGAM)</b>	Steady and competitive income while protecting capital by investing in a portfolio of Canadian short-term debt securities.	Low	1.833%

329	<b>AlphaFixe Enhanced Fixed Income</b>	Capital preservation and steady income by investing in a broadly diversified portfolio of corporate and government bond securities and bank loans.	Moderate	2.128%
248	<b>DFS BlackRock® Universe Bond Index</b>	Steady income by investing in a broadly diversified portfolio of Canadian fixed income securities. The investments are passively managed.	Low+	1.836%
313	<b>DGAM Canadian Bond Index</b>	Steady and competitive income by investing in a broadly diversified portfolio of Canadian debt securities. The investments are passively managed.	Low+	1.803%
211	<b>DGAM Bond</b>	Steady and competitive income by investing in a portfolio of fixed-income securities from the Canadian bond market.	Low+	1.887%
201	<b>Fiera Bond</b>	Steady and competitive income by investing primarily in a portfolio of Canadian fixed income securities.	Low+	1.957%
311	<b>AlphaFixe Bond</b>	Steady and competitive income by investing primarily in a diversified portfolio of bond securities of Canadian corporations and governments.	Low+	1.983%
368	<b>PH&amp;N Bond</b>	Steady and competitive income by investing primarily in a well-diversified portfolio of fixed income securities issued by Canadian governments and corporations, as well as guaranteed mortgages and foreign bonds.	Low+	2.053%
350	<b>CC&amp;L Bond</b>	Steady and competitive income by investing primarily in a diversified portfolio of bond securities of Canadian corporations and governments.	Low+	1.906%
650	<b>Fiera Core Plus Bond</b>	Steady and competitive income by investing primarily in high-quality fixed-income securities of Canadian issuers, as well as in non-traditional debt securities and other assets.	Moderate	2.104%
321	<b>Canso Corporate Bond</b>	Steady and competitive income growth by investing in a diversified portfolio comprised primarily of Canadian dollar denominated investment grade corporate debt and money market securities.	Moderate	2.113%
659	<b>Canso Broad Corporate Bond</b>	Enhanced income by investing in a diversified portfolio comprised of corporate debt and money market securities, including high-yield bonds and foreign securities.	Moderate	2.203%
603	<b>PH&amp;N Core Plus Bond Fund</b>	Steady and competitive income by investing primarily in a diversified portfolio of fixed-income securities issued by Canadian corporations and governments, and similar securities outside of Canada.	Moderate	2.163%
290	<b>Desjardins Enhanced Bond (AllianceBernstein)</b>	Steady and competitive income by investing primarily in various debt securities issued by Canadian governments and corporations, and foreign issuers.	Moderate	1.983%
273	<b>DFS BlackRock® Long Bond Index</b>	Steady income by investing in a broadly diversified portfolio of Canadian bonds with maturities of over 10 years. The investments are passively managed.	Moderate	1.837%
249	<b>Fiera Long Term Bond</b>	Steady and competitive income by investing primarily in a portfolio of Canadian government and corporate bonds with maturities of over 10 years.	Moderate	1.973%
351	<b>CC&amp;L Long Term Bond</b>	Steady and competitive income by investing primarily in a diversified portfolio of bond securities of Canadian corporations and governments.	Moderate	1.910%
378	<b>DGAM Long Term Enhanced Bond</b>	Steady and competitive income by investing primarily in high-quality securities of provincial governments and Canadian corporations having long-term maturities.	Moderate	1.979%
383	<b>DFS BlackRock® 20+ Strip Bond Index</b>	his fund aims to reproduce the annualized return of the FTSE Canada 20+ Strip Bond Index over four-year moving periods.	Moderate	1.952%
375	<b>Desjardins Global Bond (Multi-Manager)</b>	Steady and competitive income with some long term capital growth by investing primarily in fixed-income securities of issuers throughout the world, including emerging market bonds and high-yield bonds.	Moderate	2.133%

234	<b><i>Desjardins Global Tactical Bond (PIMCO)</i></b>	Steady and competitive income with some long term capital growth by investing primarily in securities from global credit markets.	Moderate	2.333%
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## Balanced Funds

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	VOLATILITY	FEES
282	<b><i>Beutel Goodman Balanced</i></b>	Long term capital growth and income by investing in Canadian and foreign stocks, bond and short-term securities. Equity style: favours undervalued companies.	Moderate+	2.203%
210 <sup>1-2</sup>	<b><i>Jarislowsky Fraser Balanced</i></b>	Long term capital growth and income by investing in Canadian and foreign stocks, bond and short-term securities. Equity style: companies with superior earnings growth that trade at a reasonable price.	Moderate+	1.987%
663	<b><i>DGAM Balanced</i></b>	Long term capital growth and income by investing primarily in a diversified portfolio composed of fixed-income securities, common stocks and direct real assets.	Moderate+	2.323%
365	<b><i>PH&amp;N Balanced</i></b>	Long term capital growth and income by investing primarily in a well-diversified, balanced portfolio of Canadian common stocks, bonds and money market securities. Also holds a portion of its assets in foreign common stocks.	Moderate+	2.223%
217	<b><i>MFS Balanced Growth</i></b>	Long term capital growth and income by investing in Canadian and foreign stocks, bond and short-term securities. Equity style: favours companies with superior earnings growth.	Moderate+	1.960%

## Canadian Equity

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	FEES
386	<b><i>Fidelity Canadian Low Volatility Equity</i></b>	Long-term capital appreciation while seeking to minimize overall portfolio volatility by investing primarily in Canadian equity securities	Low volatility	High	2.091%
318	<b><i>Beutel Goodman Fundamental Canadian Equity</i></b>	Long term capital growth by investing primarily in a diversified portfolio of common shares and other equity securities of large capitalization Canadian issuers.	Value	High	2.153%
280	<b><i>Beutel Goodman Canadian Equity</i></b>	Long term capital growth by investing in undervalued Canadian stocks.	Value	High	2.203%
258	<b><i>Fiera Canadian Equity</i></b>	Building of wealth with an approach focused on capital preservation by investing in shares of large and high quality Canadian companies.	Value	High	1.954%
252	<b><i>Jarislowsky Fraser Canadian Equity</i></b>	Long term capital growth by investing in a portfolio of Canadian stocks. Favours companies with superior earnings growth that trade at a reasonable price.	Growth at reasonable price	High	1.988%
253	<b><i>DFS BlackRock® Canadian Equity Index</i></b>	Long term capital growth by investing in a broadly diversified portfolio of Canadian stocks. The investments are passively managed.	Index	High	1.838%
323	<b><i>Mawer Canadian Equity</i></b>	Long term capital growth by investing in securities of larger capitalization Canadian companies.	Core	High	2.140%
320	<b><i>CC&amp;L Canadian Equity</i></b>	Long term capital growth by investing in a diversified portfolio of Canadian equities.	Blend	High	2.059%

231	<b>Fidelity Canadian Core Equity</b>	Long term capital growth by investing in a diversified portfolio of shares of all capitalization Canadian corporations.	Core	High	2.165%
292	<b>DGAM Canadian Equity</b>	Long term capital growth by investing in a diversified portfolio of Canadian equities with focus on selecting stocks that offer growth at a reasonable price.	Growth at reasonable price	High	2.039%
373	<b>CC&amp;L Canadian Equity Growth</b>	Long term capital growth by investing in a diversified portfolio of Canadian equities.	Growth	High	2.057%
208	<b>Desjardins Canadian Small Cap Equity (Fiera)</b>	Long-term capital appreciation by investing in a portfolio composed of stocks of small and medium capitalization Canadian companies.	Growth at reasonable price	High+	2.233%

## Foreign Equity – American Equity

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	FEES
356	<b>Beutel Goodman American Equity</b>	Long term capital growth by investing primarily in common stocks and other equity securities of American issuers.	Value	High	2.253%
664	<b>Actions américaines de base Fidelity, série O</b>	Long term capital growth by investing in a diversified portfolio of U.S. large cap equities.	Core	High	2.482%
274 <sup>1-2</sup>	<b>DFS BlackRock® U.S. Equity Index (Registered Only)</b>	Long term capital growth by investing in a broadly diversified portfolio of U.S. stocks. The investments are passively managed.	Index	High	1.837%
385	<b>DFS BlackRock® U.S. Equity Index</b>	Long term capital growth by investing in a broadly diversified portfolio of U.S. stocks. The investments are passively managed.	Index	High	1.840%
221 <sup>1-2</sup>	<b>DFS BlackRock® U.S. Equity Index Hedged (Registered Only)</b>	Long term capital growth by investing in a broadly diversified portfolio of American equity securities and derivative products. The investments are passively managed and hedged against currency risk.	Index	High	1.828%
821 <sup>1-2</sup>	<b>DFS BlackRock® U.S. Equity Index Hedged (Registered Only) - M</b>	Long term capital growth by investing in a broadly diversified portfolio of American equity securities and derivative products. The investments are passively managed and hedged against currency risk.	Index	High	1.848%
324	<b>Mawer U.S. Equity</b>	Long term capital growth by investing in equity and equity-related securities of U.S. entities.	Growth at reasonable price	High	2.340%

## Foreign Equity – Global Equity

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	FEES
397	<b>Amundi Global High Income &amp; Low Volatility Equity</b>	Dividend income, volatility minimization and long-term capital appreciation by investing in global equity securities. Incorporates environmental, social and governance considerations.	Low volatility	High	2.077%

398	<b>Amundi Global High Income &amp; Low Volatility Equity Hedged</b>	Dividend income, volatility minimization and long-term capital appreciation by investing in global equity securities. Incorporates environmental, social and governance considerations. Eliminates the effects of movements in the value of currencies in relation to the Canadian dollar.	Low volatility	High	2.166%
381 <sup>1-2</sup>	<b>Acadian Global Managed Volatility Equity</b>	Long term capital growth and volatility reduction by investing primarily in global equity securities.	Low volatility	High	2.203%
604	<b>Mondrian Global Equity</b>	Current income and long term capital growth by investing primarily in equity securities of developed markets around the world, with an allocation to emerging markets.	Value	High	2.493%
207	<b>Fiera Global Equity</b>	Long term capital growth by investing in a portfolio of foreign stocks. Favours companies with superior earnings growth that trade at a reasonable price.	Growth at reasonable price	High	2.175%
665	<b>CC&amp;L Global Equity</b>	Long term capital growth by investing in a diversified portfolio of global equities from both developed and emerging markets.	Core	High	2.488%
284	<b>MFS Global Equity</b>	Long term capital growth by investing in a portfolio of foreign stocks. Favours companies with superior earnings growth that trade at a reasonable price.	Growth at reasonable price	High	2.395%
244	<b>DFS BlackRock® MSCI All Country World Index</b>	Long term capital growth by investing in a broadly diversified portfolio of stocks of companies located throughout the world including emerging markets. The investments are passively managed.	Index	High	1.969%
242	<b>J.P. Morgan Global Equity</b>	Long term capital growth by investing primarily in equity securities of companies globally.	Core	High	2.413%
647	<b>MFS Global Equity Growth</b>	Long term capital growth by investing primarily in stocks of companies worldwide.	Growth	High	2.395%
326	<b>Mawer Global Equity</b>	Long term capital growth by investing in equity and equity-related securities of entities around the world.	Growth at reasonable price	High	2.442%
310	<b>Baillie Gifford Global Equity</b>	Long term capital growth by investing in a diversified portfolio of stocks of companies located throughout the world including emerging markets. Favours companies with superior earnings growth.	Growth	High	2.403%
643	<b>Morgan Stanley Global Small Cap Equity</b>	Long term capital growth by investing primarily in equities of small capitalization companies located in developed markets anywhere in the world.	Core	High+	2.583%
374	<b>Global Alpha Global Small Cap Equity</b>	Long term capital growth by investing in a portfolio of global small cap equities.	Growth	High+	2.746%

### Foreign Equity – International Equity

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	FEES
651	<b>Boston Partners International Equity</b>	Long term capital growth by investing primarily in equity securities issued by companies located outside of the United States and Canada.	Value	High	2.413%
384	<b>International Equity MFS</b>	Long term capital growth by investing primarily in equity securities of companies located outside of Canada and the United States.	Core	High	2.358%

260	<b>DFS BlackRock® MSCI EAFE Equity Index</b>	Long term capital growth by investing in a broadly diversified portfolio of stocks of companies located in Europe, Asia and other non-U.S. regions. The investments are passively managed.	Index	High	1.904%
325	<b>Mawer International Equity</b>	Long term capital growth by investing in equity and equity-related securities of entities outside of Canada and the United States.	Growth at reasonable price	High	2.458%
262	<b>Baillie Gifford International Equity</b>	Long term capital growth by investing in a portfolio of stocks of companies located in Europe, Asia and other non-U.S. regions. Favours companies with superior earnings growth.	Growth	High	2.433%

## Speciality Funds

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	STYLE	VOLATILITY	FEES
396	<b>Islamic Investment Principles</b>	Long term capital growth by investing in a combination of global equity and gold exchange-traded funds which are in accordance with Islamic investment principles	n/a	Moderate+	2.283%
309	<b>DFS BlackRock® Global Infrastructure Index</b>	Long term capital growth by investing in a diversified portfolio of stocks of companies worldwide that are owners and operators of infrastructure assets	Index	High	2.073%
319	<b>DFS BlackRock® Global Real Estate Index</b>	Long term capital growth by investing in a broadly diversified portfolio of equity securities of real estate companies and investment trusts from developed markets.	Index	High	2.094%
379	<b>DFS BlackRock® MSCI Emerging Markets Index</b>	Long term capital growth by investing in a broadly diversified portfolio of stocks of companies located in emerging markets. The investments are passively managed.	Index	High+	2.139%
268	<b>Multi-Manager Emerging Markets</b>	Long term capital growth by investing in a broadly diversified portfolio of emerging market equities.	Multi-Management	High+	2.784%
606	<b>Baillie Gifford Emerging Markets</b>	Long term capital growth by investing primarily in emerging market equities.	Growth	High+	2.553%

## Responsible Investment

FUND NO.	FUND NAME	INVESTMENT OBJECTIVE	VOLATILITY	INVESTOR PROFILE	FEES
616	<b>Desjardins Sustainable Positive Change (Baillie Gifford)</b>	Long-term capital growth by investing primarily in equity securities of companies located anywhere in the world, including emerging markets, whose products and services or conduct help to build a more sustainable world for future generations.	High	n/a	2.383%
347	<b>Desjardins Sustainable Environmental Bond (Mirova)</b>	Steady income with some long term capital growth by investing primarily in environmental bonds from sovereign and corporate issuers. The manager favors bonds aimed at financing projects having a positive impact on environment.	Moderate	n/a	2.183%

348	<b><i>Desjardins Sustainable Cleantech Equity (Impax)</i></b>	Long term capital growth by investing primarily in shares of companies that operate in the cleantech sector throughout the world, including emerging markets. The manager looks for sustainable returns by investing in the securities of undervalued corporations at least 50% of whose revenues, sales, profits and investments are directly related to cleantech and resource optimization activities.	High+	n/a	2.633%
440 <sup>2</sup>	<b><i>Desjardins Sustainable Fixed Income</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, through steady income and some long term capital growth. Investment in a portfolio of funds comprised of Canadian and foreign fixed income securities.	Low+	n/a	2.033%
441 <sup>2</sup>	<b><i>Desjardins Sustainable Equity</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, primarily through long term capital growth. Investment in a portfolio of funds comprised of Canadian and foreign equity securities.	High	n/a	2.333%
442 <sup>2</sup>	<b><i>Desjardins Sustainable</i></b>	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. The allocation is heavily tilted towards fixed-income securities compared to growth-oriented securities.	Moderate	Secure	2.123%
443 <sup>2</sup>	<b><i>Desjardins Sustainable Moderate</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and long-term capital appreciation. The allocation is slightly tilted towards fixed-income securities compared to growth-oriented securities.	Moderate+	Moderate	2.173%
444 <sup>2</sup>	<b><i>Desjardins Sustainable Balanced</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and, to a lesser extent, income. The allocation is slightly tilted towards growth-oriented securities compared to fixed-income securities.	Moderate+	Balanced	2.213%
445 <sup>2</sup>	<b><i>Desjardins Sustainable Growth</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and low income. The allocation is heavily tilted towards growth-oriented securities compared to fixed-income securities.	High	Growth	2.263%
446 <sup>2</sup>	<b><i>Desjardins Sustainable Aggressive</i></b>	Reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation. The allocation is very heavily tilted towards growth-oriented securities compared to fixed-income securities.	High	Aggressive	2.303%

## Guaranteed Funds

FUND NO.	FUND NAME
180 <sup>2</sup>	<b><i>Daily Interest Fund</i></b>
160 <sup>2</sup>	<b><i>Guaranteed Fund 1 Year</i></b>
158 <sup>2</sup>	<b><i>Guaranteed Fund 3 Years</i></b>
156 <sup>2</sup>	<b><i>Guaranteed Fund 5 Years</i></b>

<sup>1</sup> This fund is not available for TFSA and FHSA plans

<sup>2</sup> This fund is not available for Non-Registered plans.

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# About the fees you pay

The fees presented in the table on the preceding pages are a compilation of the management, investment and operating fees associated with the various funds. Sales taxes applicable to investment and operating expenses are not included.

## **Management fees**

Management fees are withdrawn monthly from your accounts. These fees cover the services related to your Desjardins Insurance group retirement savings program. This fee can be reduced if the balance of all your group retirement savings plans is more than \$ 25,000. Refer to your Plan Summary for further details.

## **Investment fees**

The investment fee covers the professional services of the fund managers. They vary depending on the option chosen and the fund manager.

- For Series O funds (fund name ending with the letter O): investment fees are withdrawn monthly from your accounts
- For regular series' funds: investment fees are deducted on a daily basis from the fund's return.

## **Operating fees**

Operating fees are deducted on a daily basis from your fund's return.

This fee covers audits, unit value calculations or others expenses related to the purchase and sale of the securities included in the funds.

## About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services.

For more than a century, we've been bringing innovative services to individuals, groups and businesses. Desjardins Insurance provides for the financial security of over five million Canadians from offices across the country. We're one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

GROUP RETIREMENT SAVINGS

### Questions?

1-800-968-3587  
Monday to Friday, 8 am to 8 pm (ET)

Or log on to your account, via [dfs.ca/GroupPlanMember](https://dfs.ca/GroupPlanMember) or the **Omni Desjardins** app, and click *Contact us*.

