

Desjardins Sustainable Fixed Income Fund

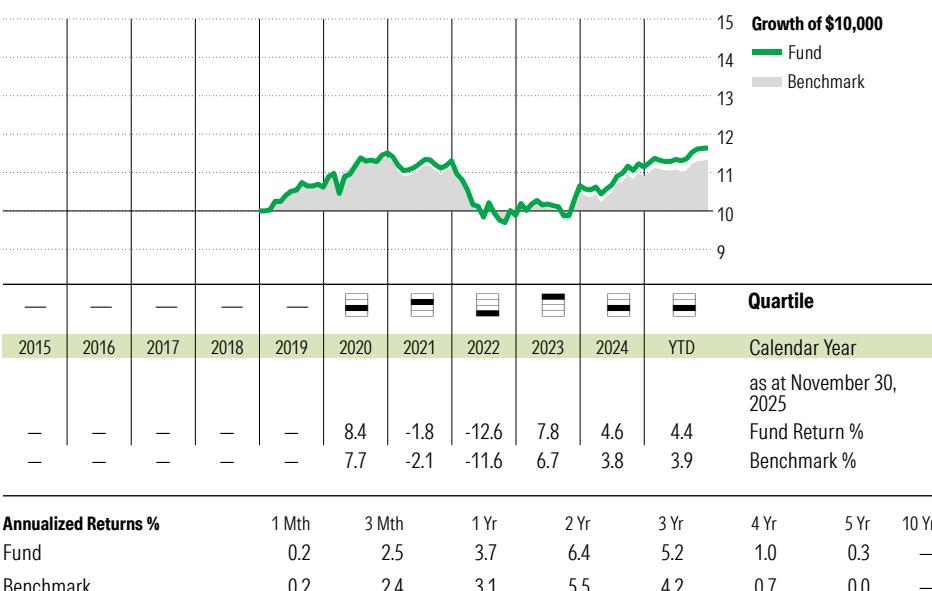
Fund Category

Global Fixed Income

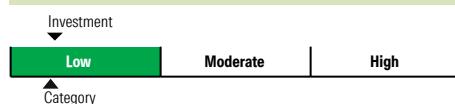
General Information

Fund Code	440/E440/0440
Fund Inception	January 2019
Underlying Inception	May 2022
Fund Assets (\$Mil)	5.03
Underlying Assets (\$Mil)	5.21
Fund Company	Multi-Manager
Underlying Fund	Desjardins Sustainable Fixed Income Ptfl

Performance Analysis as of November 30, 2025



Volatility Analysis



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 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

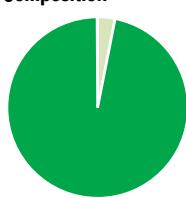
The benchmark was last changed on October 1st, 2019.

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 name of the fund was changed from "SocieTerra Fixed Income" to "Desjardins Sustainable Fixed Income" on April 30, 2024.

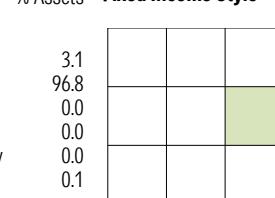
Portfolio Analysis as of November 30, 2025

Composition



Cash	3.1
Fixed Income	96.8
Canadian Equity	0.0
US Equity	0.0
International Equity	0.0
Other	0.1

% Assets



Credit Quality

High	53.0
Medium	33.4
Low	7.7
N/A	5.9

Top 10 Holdings

	% Assets
Canada (Government of) 2.75% 01-09-2027	2.7
Canada (Government of) 3.25% 01-12-2034	1.7
Canada (Government of) 3.5% 01-03-2028	1.5
Canada (Government of) 1% 01-06-2027	1.5
Canada (Government of) 3.25% 01-12-2033	1.2
Quebec (Province Of) 5% 01-12-2041	1.1
Canada (Government of) 1.5% 01-06-2031	1.1
Canada (Government of) 2.75% 01-09-2030	1.0
Canada (Government of) 4% 01-03-2029	1.0
Aimco Realty Investors LP 4.64% 15-02-2030	0.8

Top Five Countries

	% Assets
Canada	66.2
United States	15.2
Germany	2.0
Japan	1.9
United Kingdom	1.5

Fixed Income Breakdown

	% Bond
Government Bonds	50.2
Corporate Bonds	40.0
Other Bonds	0.0
Mortgage Backed Securities	7.2
ST Investments (Cash & Other)	0.9
Asset Backed Securities	0.0