

# Desjardins Sustainable Fixed Income Fund

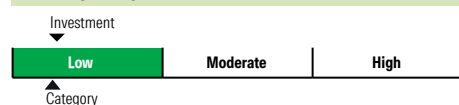
## Fund Category

Global Fixed Income

## General Information

Fund Code	440/E440/O440
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 PtfI

## 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.

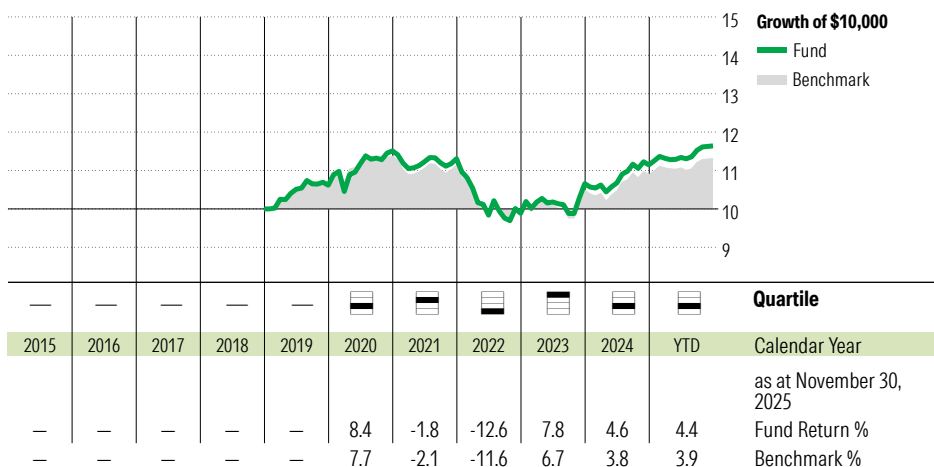
## Notes

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.

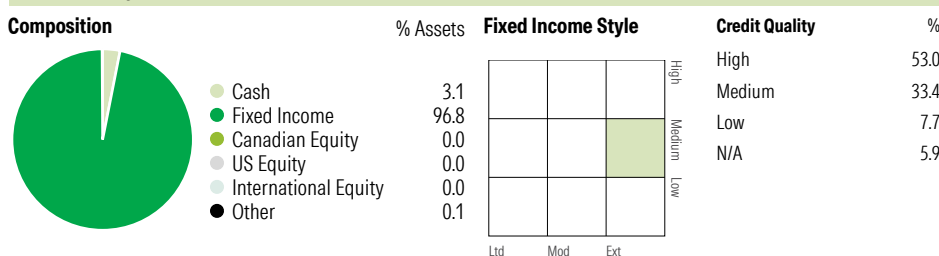
## Performance Analysis as of November 30, 2025



Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	0.2	2.5	3.7	6.4	5.2	1.0	0.3	—
Benchmark	0.2	2.4	3.1	5.5	4.2	0.7	0.0	—

**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 November 30, 2025



Top 10 Holdings	% Assets	Top Five Countries	% Assets
Canada (Government of) 2.75% 01-09-2027	2.7	Canada	66.2
Canada (Government of) 3.25% 01-12-2034	1.7	United States	15.2
Canada (Government of) 3.5% 01-03-2028	1.5	Germany	2.0
Canada (Government of) 1% 01-06-2027	1.5	Japan	1.9
Canada (Government of) 3.25% 01-12-2033	1.2	United Kingdom	1.5
Quebec (Province Of) 5% 01-12-2041	1.1		
Canada (Government of) 1.5% 01-06-2031	1.1	<b>Fixed Income Breakdown</b>	<b>% Bond</b>
Canada (Government of) 2.75% 01-09-2030	1.0	Government Bonds	50.2
Canada (Government of) 4% 01-03-2029	1.0	Corporate Bonds	40.0
Aimco Realty Investors LP 4.64% 15-02-2030	0.8	Other Bonds	0.0
Total Number of Portfolio Holdings	3	Mortgage Backed Securities	7.2
Total Number of Underlying Holdings	2,186	ST Investments (Cash & Other)	0.9
Total Number of Stock Holdings	1	Asset Backed Securities	0.0
Total Number of Bond Holdings	1,616		