

Desjardins Sustainable 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) 2.92
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.3% Desjardins Sustainable Moderate Portfolio, I-Class / 66.7% Desjardins Sustainable 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

31.5% FTSE Canada Universe Bond, 23.5% Bloomberg Multiverse Hedged, 11.5% MSCI Canada Net, 33.5% MSCI All Country World ex Canada Net

Investment Strategy

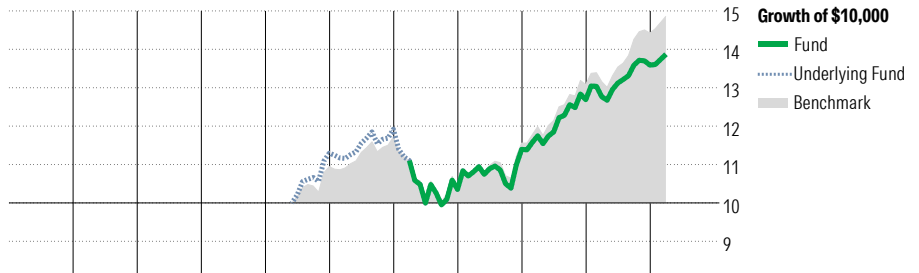
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of income and long-term capital appreciation. Its allocation is slightly tilted 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 September 24, 2025. The fund's composition was last changed on September 24, 2025.

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

Performance Analysis as of February 28, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Calendar Year	—	—	—	—	—	—	—	—	—	—	—	as at February 28, 2026
Fund Return %	—	—	—	—	—	5.5	-13.2	10.1	11.3	7.1	2.1	2025
Benchmark %	—	—	—	—	—	7.0	-11.2	11.1	13.2	10.3	3.0	2025

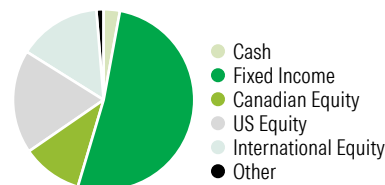
Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.0	1.2	6.4	9.5	9.0	5.5	4.4	—
Benchmark	2.2	2.5	11.0	12.3	11.6	7.3	6.5	—

Underlying Fund Performance

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.

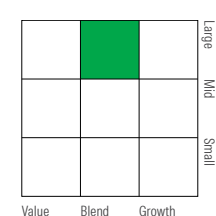
Portfolio Analysis as of February 28, 2026

Composition

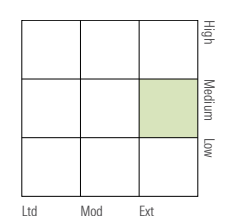


% Assets

Equity Style



Fixed Income Style



Top Five Countries

Country	% Assets
United States	42.0
Canada	24.6
United Kingdom	6.5
France	5.0
Taiwan	3.0

Top 10 Holdings

Company	% Assets
Canada (Government of) 3.5% 01-03-2028	2.1
Desjardins Sustainable Canadian Equity Plus Fund,	1.2
Microsoft Corp	1.2
Canada (Government of) 3.25% 01-12-2034	1.1
NVIDIA Corp	1.0
Royal Bank of Canada	0.9
Canada (Government of) 3.25% 01-12-2033	0.8
Agnico Eagle Mines Ltd	0.8
The Toronto-Dominion Bank	0.7
Mastercard Inc Class A	0.6
Total Number of Portfolio Holdings	4
Total Number of Underlying Holdings	2,726
Total Number of Stock Holdings	512
Total Number of Bond Holdings	1,622

Global Equity Sectors

Sector	% Equity
Utilities	1.6
Energy	0.0
Financials	21.8
Materials	7.2
Consumer Discretionary	7.9
Consumer Staples	7.0
Communication Services	5.3
Industrials	15.8
Health Care	10.7
Information Technology	21.4
Real Estate	1.5
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	50.2
Corporate Bonds	38.9
Other Bonds	0.0
Mortgage Backed Securities	7.0
ST Investments (Cash & Other)	2.0
Asset Backed Securities	1.6