Desjardins Insurance
Life • Health • Retirement

Desjardins Sustainable Balanced Fund

Fund Category
Global Neutral Balanced

General Information

Fund Code	444/O444
Fund Inception	March 2022
Underlying Inception	April 2020
Fund Assets ($Mil)	4.59
Underlying Assets ($Mil)	1,530.41
Fund Company	Desjardins Investments Inc
Underlying Fund	Desjardins Sustainable Growth Portfolio, I-Class

Volatility Analysis

Investment

Low	Moderate	High

Category

Investment Objective

This fund targets an annualized return higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

22.5% FTSE Canada Universe Bond, 17.5% Bloomberg Multiverse Hedged, 15% MSCI Canada Net, 45% MSCI All Country World ex Canada Net

Investment Strategy

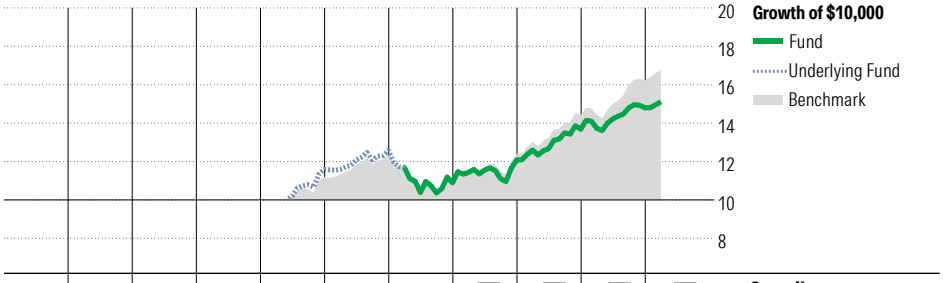
This fund is composed of a portfolio of actively managed underlying funds that aims to reconcile the implementation of responsible investing principles with the achievement of competitive financial performance, in the form of long-term capital appreciation and, to a lesser extent, income. Its allocation is slightly tilted towards growth-oriented securities compared to fixed-income securities. The fund is intended for investors who have a balanced profile and moderate 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 Balanced" to "Desjardins Sustainable Balanced" on April 30, 2024.

Performance Analysis as of February 28, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
—	—	—	—	—	—	—					

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
											as at February 28, 2026
—	—	—	—	—	8.4	-13.4	10.9	13.2	8.2	2.1	Fund Return %
—	—	—	—	—	10.3	-11.1	12.6	16.5	12.7	3.4	Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.1	1.2	7.2	10.5	10.0	6.5	5.5	—
Benchmark	2.5	2.9	13.8	14.8	14.0	9.3	8.4	—

Underlying Fund Performance

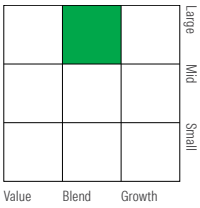
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of February 28, 2026

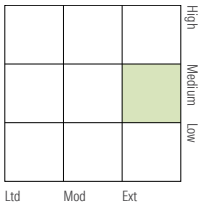
Composition

	% Assets
Cash	2.8
Fixed Income	39.3
Canadian Equity	13.3
US Equity	24.4
International Equity	18.7
Other	1.5

Equity Style



Fixed Income Style



Top Five Countries	% Assets
United States	43.3
Canada	23.6
United Kingdom	6.4
France	5.0
Taiwan	3.0

Top 10 Holdings	% Assets
Canada (Government of) 3.5% 01-03-2028	1.6
Microsoft Corp	1.5
Desjardins Sustainable Canadian Equity Plus Fund,	1.5
NVIDIA Corp	1.3
Royal Bank of Canada	1.0
Agnico Eagle Mines Ltd	1.0
Canada (Government of) 3.25% 01-12-2034	0.9
The Toronto-Dominion Bank	0.8
Alphabet Inc Class A	0.8
Mastercard Inc Class A	0.8
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	2,669
Total Number of Stock Holdings	512
Total Number of Bond Holdings	1,595

Global Equity Sectors	% Equity
Utilities	1.7
Energy	0.0
Financials	21.4
Materials	7.0
Consumer Discretionary	7.9
Consumer Staples	6.9
Communication Services	5.3
Industrials	15.8
Health Care	10.7
Information Technology	21.7
Real Estate	1.5
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	50.6
Corporate Bonds	37.7
Other Bonds	0.0
Mortgage Backed Securities	6.8
ST Investments (Cash & Other)	2.9
Asset Backed Securities	1.6

©2026 Morningstar Research Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Morningstar is not responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. This fund is an investment product offered under an insurance contract issued by Desjardins Financial Security. Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

MORNINGSTAR®