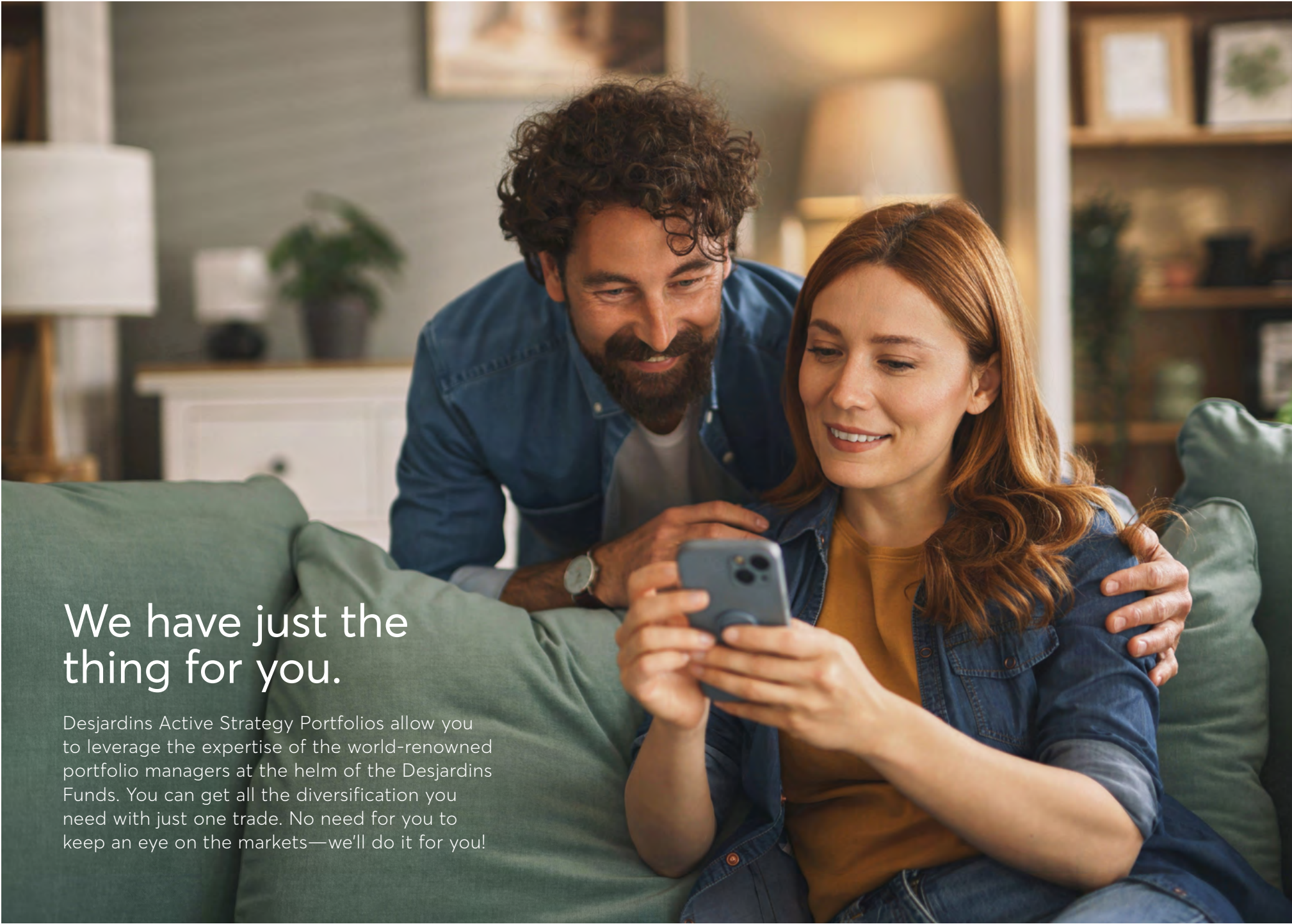


Desjardins Active Strategy Portfolios

STREAMLINE YOUR INVESTMENTS AND GET ACCESS
TO A SOPHISTICATED INVESTMENT STRATEGY.

 **Desjardins**
Wealth Management
Investments

Do you want to streamline your investments while also being able to access a sophisticated investment strategy?

A man with curly hair and a beard, wearing a blue button-down shirt, leans over a woman with long brown hair, also wearing a blue button-down shirt over a yellow top. They are both smiling and looking at a smartphone held by the woman. They are sitting on a green couch in a cozy living room with a lamp and a plant in the background.

We have just the thing for you.

Desjardins Active Strategy Portfolios allow you to leverage the expertise of the world-renowned portfolio managers at the helm of the Desjardins Funds. You can get all the diversification you need with just one trade. No need for you to keep an eye on the markets—we'll do it for you!

What you need to know about Desjardins Active Strategy Portfolios

1 OUR PORTFOLIO SOLUTIONS ARE TURNKEY INVESTMENTS THAT ARE MANAGED AND OPTIMIZED BY EXPERTS.

Diversifying your assets is one of the critical factors that help keep your investment portfolio on solid footing. Portfolio solutions let you hand this task over to a team of portfolio managers who will carefully select and monitor your investments for you. The goal is to ensure you have the right asset allocation to suit your investor profile and achieve your goals by diversifying across global regions, industries, market capitalizations and more.

Are your investments spread out across several financial institutions? Desjardins Portfolios are ideal for bringing all your investments together in one place. Having a single fully diversified investment makes it easier to understand your financial situation while minimizing the number of transactions you have to make.

2 THE GOAL OF ACTIVE MANAGEMENT IS TO BEAT THE MARKET AND REDUCE RISK.

Strategic asset allocation is the cornerstone of each Desjardins Active Strategy Portfolio. It is the main factor driving returns, ensuring that your exposure to the different asset classes is aligned with your risk tolerance. Strong performance is mainly provided by exposure to complementary asset classes that offer the possibility of attractive long-term returns.

Tactical asset allocation: Each Desjardins Active Strategy Portfolio also invests in the Desjardins Tactical Asset Allocation Fund, giving our managers the flexibility to take advantage of short-term opportunities on the markets.

3 CHOOSING DESJARDINS MEANS PARTNERING WITH A TEAM OF EXPERIENCED MANAGERS.

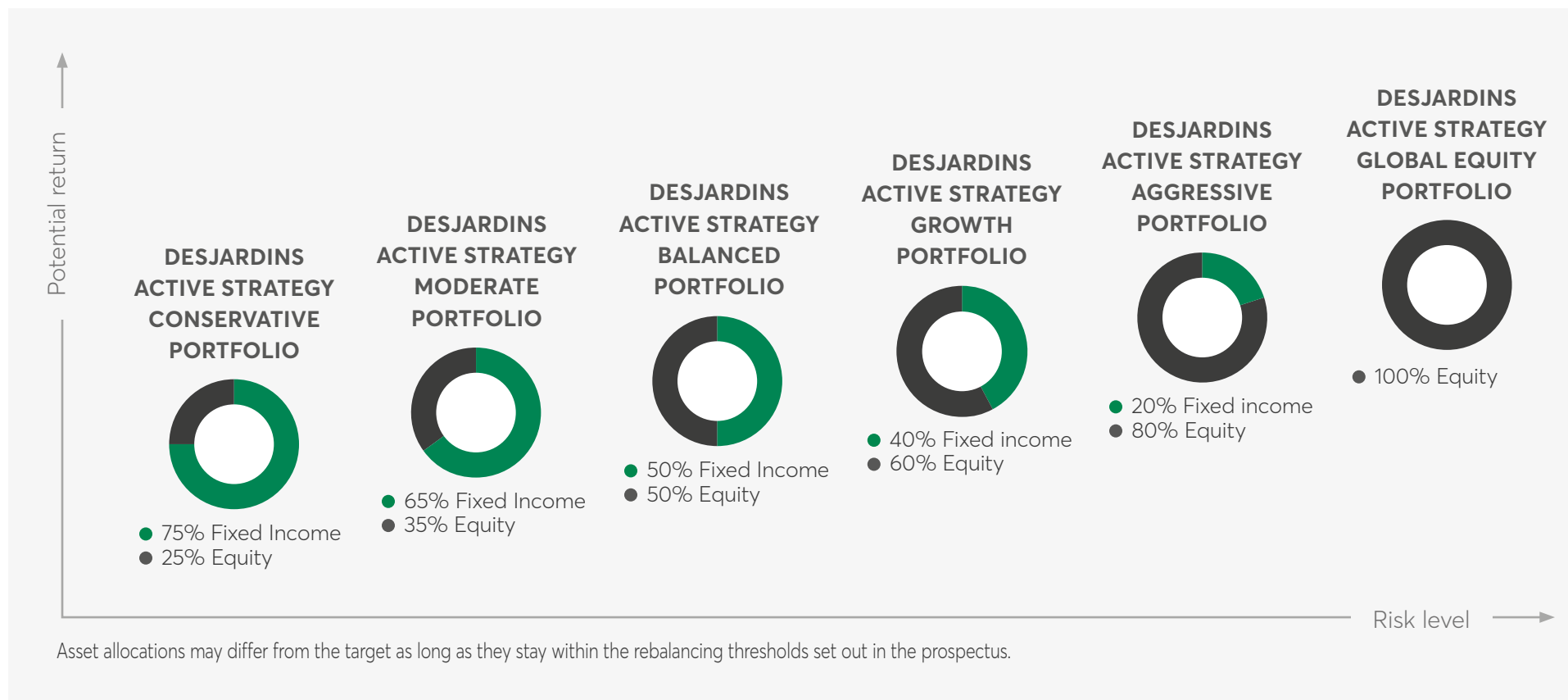
Desjardins Global Asset Management (DGAM) has its own internal experts and works with some of the world's leading investment management firms.¹ DGAM is the main strategist for the Desjardins Active Strategy Portfolios, calling on sub-managers with specialized areas of expertise as needed to maximize benefits for investors.

Did you know? All you need to start investing in the stock market is an initial investment of \$500 or automatic contributions of at least \$25?

¹ See the Partner Portfolio Managers tab at [Portfolio managers | Desjardins Funds](#).

Desjardins Active Strategy Portfolios

We offer six different portfolios to help you meet your financial goals. You can choose the Desjardins Active Strategy Portfolio that suits you best, based on your investor profile, risk tolerance and personal circumstances. Whatever your risk tolerance, one of these portfolios can meet your needs.





IF YOU'RE LOOKING FOR A SIMPLE, COMPREHENSIVE PRODUCT BACKED BY SOPHISTICATED INVESTMENT STRATEGIES, **DESJARDINS ACTIVE STRATEGY PORTFOLIOS** MAY BE RIGHT FOR YOU.

What are mutual funds and portfolios?

Mutual funds

A "mutual fund" or "investment fund" is an investment product that pools your money with that of other investors. It is then entrusted to a fund manager who selects companies or organizations that offer growth potential and meet the fund's objectives. The fund manager invests your money in these businesses so it can grow.

Mutual fund portfolios

A portfolio solution is made up of a selection of mutual funds to increase the diversification of your investments across global regions, industries and business types. This diversification is meant to increase potential growth while limiting risks.

Each portfolio is designed to suit a different level of risk tolerance. Your advisor will carefully analyze your investor profile to determine which portfolio is right for you.

What is active management?

Active management aims to generate a return that exceeds that of the benchmark index of a mutual fund. It is based on an in-depth analysis of returns. Portfolio managers use their skills and expertise to make strategic investment decisions. These decisions include choosing which securities to buy or sell, given the target allocations set out in the investment policy and the individual performance of each security in the portfolio.

What is a benchmark index?

A benchmark index is an indicator that tracks the performance of all securities from issuers that share certain characteristics (such as region, industry, etc.). The index makes it possible to evaluate the performance of a specific market and serves as a basis of comparison for the performance of a mutual fund or portfolio.

What is the Desjardins Tactical Asset Allocation Fund?

Each Desjardins Active Strategy Portfolio invests in the Tactical Asset Allocation Fund, which allows them to take advantage of short-term opportunities in the market. This fund adapts to changing market conditions with greater ease, as its manager has considerable freedom to adjust the fund's composition.

DESJARDINS INVESTMENTS INC. HAS DELEGATED THE MANAGEMENT OF THE DESJARDINS ACTIVE STRATEGY PORTFOLIOS TO DESJARDINS GLOBAL ASSET MANAGEMENT INC. (DGAM), AS THE PORTFOLIO MANAGER.

DESJARDINS INVESTMENTS INC. IS ONE OF THE LEADING MUTUAL FUND MANUFACTURERS IN CANADA.

\$44.2B

IN ASSETS UNDER MANAGEMENT*

+ 65 YEARS OF EXPERIENCE

+ 80 MUTUAL FUNDS

DGAM IS ONE OF THE LARGEST PORTFOLIO MANAGERS IN CANADA.

\$118.8B

IN ASSETS UNDER MANAGEMENT*

100 PROFESSIONALS

+ 19 YEARS OF EXPERIENCE



* As at December 31, 2024.

Desjardins, a name you can trust!

Desjardins Group is the largest cooperative financial group in Canada and one of the country's best-capitalized financial institutions. It has excellent credit ratings that are comparable to those of several major Canadian and international banks.² It is recognized as one of the most stable financial institutions in the world, according to *The Banker*.³ In 2025, Desjardins Group celebrated its 125th anniversary, marking more than a century of focusing its ambitions and expertise on being there for members and clients.

Your representative can recommend an investment product that reflects your financial goals and where you are in your life.

Get in touch with them today. Desjardins. Investment solutions to help you achieve your financial goals.

desjardinsfunds.com

² Credit ratings | Desjardins

³ Top 1000 World Banks 2025: Across the great divide - The Banker

Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Desjardins Funds are offered by registered dealers.