NOVEMBER 2025

Desjardins Funds: at a glance

Desjardins
Wealth Management
Investments

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Desjardins Funds, people first

Since our founding in 1900, Desjardins has placed human values at the heart of its philosophy, putting people before profits from the very beginning. These same values drive our business today, and inspire us to help you achieve the financial success you seek. Our team works tirelessly to give you access to qualified expertise and exceptional portfolio managers.

Trust the people who put you first.

About Desjardins Funds

Desjardins created in

1900

1st

First credit union cooperative founded in North America

$501.3B

in assets under management for Desjardins Group[1]

1956

Launch of what is known today as the Desjardins Canadian Equity Fund

THE LARGEST

cooperative financial group in North America and the fifth in the world[1]

FIRST IN RESPONSIBLE INVESTMENT

Launch in 1990 of the Desjardins Environment Fund, the first of its kind in Canada

95

mutual funds[1]

DESJARDINS FUNDS

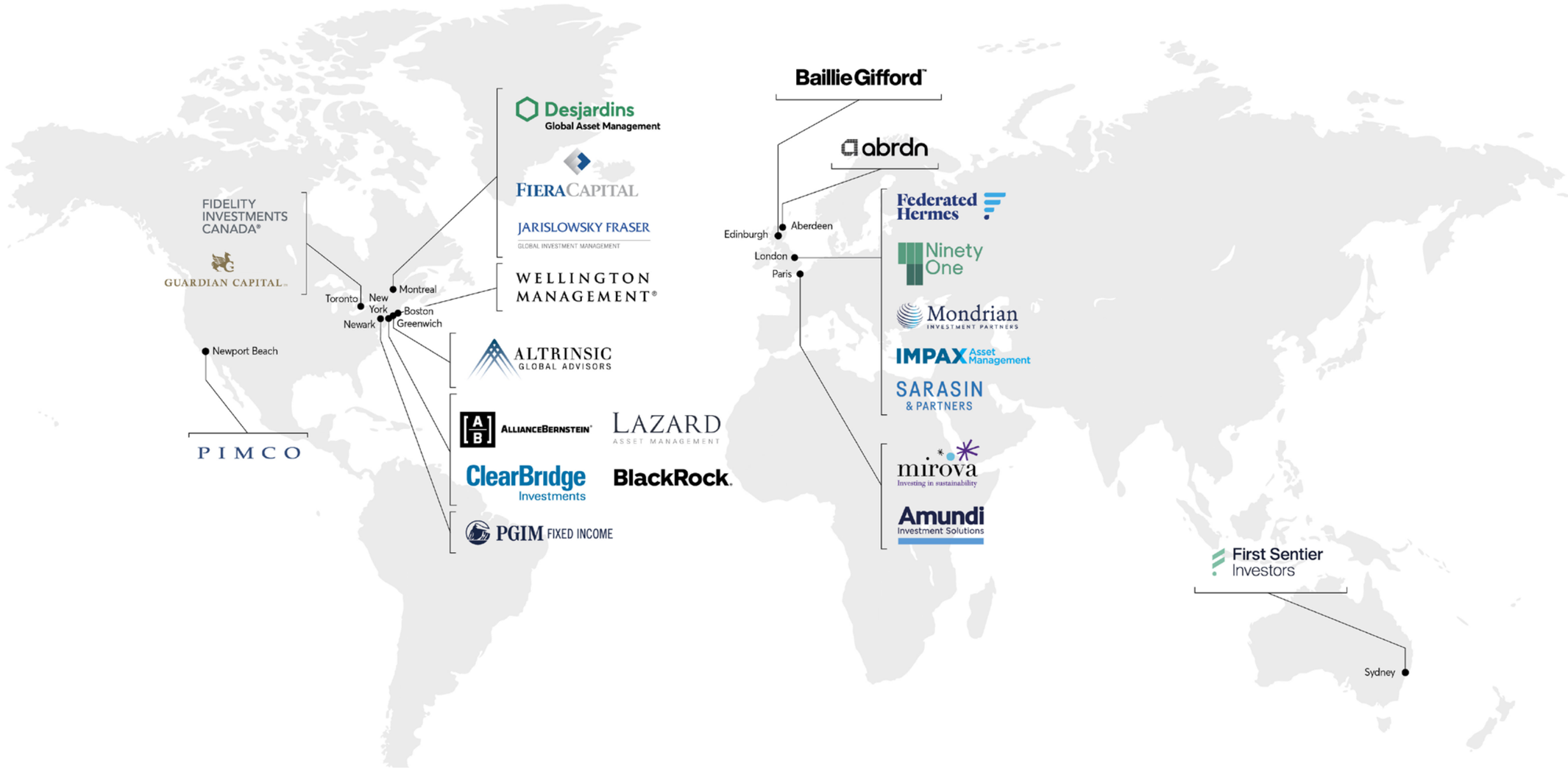
$43B

in assets under management for Desjardins Funds[1]

[1] June 30, 2025

Well-diversified investment solutions

Desjardins excels at adopting an approach that draws on its in-house capabilities combined with the expertise of some of the most seasoned investment portfolio managers in the world. This approach enables Desjardins to offer a range of innovative and competitive funds that meet investors' different needs.



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Hermes Investment Management Limited is part of the Federated Hermes group.

* Desjardins Global Asset Management is referred to as DGAM in the document.

DESJARDINS FUNDS

	Portfolio manager	Inception date	C-Class											R-Class				F-Class		S-Class		PM-Class	
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]														
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)	MER† (%)	ISC	DSC[1]	LL[1]	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)
INCOME FUNDS																							
Desjardins Money Market Fund	DGAM	01/1989	03008	0-5	0.25	03208	5	0.10	03408	2.5	0.25	0.25	0.72					03808	0.46				
Desjardins Short-Term Income Fund	DGAM	06/1965	03001	0-5	0.50	03201	5	0.25	03401	2.5	0.25	0.50	1.00					03801	0.54				
Desjardins Target 2026 Investment Grade Bond Fund	DGAM	11/2024	03141	-	-								0.75					03941	0.17				
Desjardins Target 2027 Investment Grade Bond Fund	DGAM	11/2024	03142	-	-								0.75					03942	0.17				
Desjardins Target 2028 Investment Grade Bond Fund	DGAM	07/2025	03158	-	-								-					3958	-				
Desjardins Target 2029 Investment Grade Bond Fund	DGAM	07/2025	03163	-	-								-					3963	-				
Desjardins Target 2030 Investment Grade Bond Fund	DGAM	07/2025	03164	-	-								-					3964	-				
Desjardins Canadian Bond Fund	DGAM	12/1959	03006	0-5	0.50	03206	5	0.25	03406	2.5	0.25	0.50	0.92*					03806	0.46*				
Desjardins Enhanced Bond Fund	DGAM	01/2004	03051	0-5	0.50	03251	5	0.25	03451	2.5	0.25	0.50	0.92*					03851	0.46*				
Desjardins Global Total Return Bond Fund	PGIM Fixed Income	01/2004	03052	0-5	0.50	03252	5	0.25	03452	2.5	0.25	0.50	1.40					03852	0.73			09252	0.57
Desjardins Global Corporate Bond Fund	Amundi Investment Solutions	10/2013	03145	0-5	0.50	03345	5	0.25	03545	2.5	0.25	0.50	1.42					03945	0.80				
Desjardins Floating Rate Income Fund	PIMCO Canada Corp.	05/2014	03024	0-5	0.50	03224	5	0.25	03424	2.5	0.25	0.50	1.50					03824	0.83				
Desjardins Global Tactical Bond Fund	PIMCO Canada Corp.	10/2013	03144	0-5	0.50	03344	5	0.25	03544	2.5	0.25	0.50	1.50					03944	0.83			09344	0.69
Desjardins Canadian Preferred Share Fund	DGAM	04/2016	03161	0-5	0.50	03361	5	0.25	03561	2.5	0.25	0.50	1.51					03961	0.75				
Desjardins Global High Yield Bond Fund	PGIM Fixed Income	08/2023	03176	0-5	1								1.75					03976	0.95				
Desjardins Emerging Markets Bond Fund	Abrdn	10/2013	03146	0-5	0.50	03346	5	0.25	03546	2.5	0.25	0.50	1.72					03946	1.03				
BALANCED FUNDS																							
Desjardins Global Balanced Strategic Income Fund	Wellington Management Company	06/2016	03160	0-5	1	03360	5	0.50	03560	2.5	0.50	1	2.20	04160	04360	04560	R6 2.21	03960	0.95	04960	S6 0.98		
Desjardins Global Balanced Growth Fund	Wellington Management Company	08/1986	03007	0-5	1	03207	5	0.50	03407	2.5	0.50	1	2.17					03807	1.01				
Desjardins Quebec Balanced Fund	DGAM	06/1997	03060	0-5	1	03260	5	0.50	03460	2.5	0.50	1	1.87	04060	04260	04460	R6 1.90	03860	0.84	04860	0.85		
Desjardins Dividend Balanced Fund	DGAM	01/1994	03063	0-5	1	03263	5	0.50	03463	2.5	0.50	1	1.98	04063	04263	04463	2.02	03863	0.86	04863	0.86		
CANADIAN EQUITY FUNDS																							
Desjardins Dividend Growth Fund	Jarislowsky Fraser	01/2009	03095	0-5	1	03295	5	0.50	03495	2.5	0.50	1	2.02	04095	04295	04495	2.04	03895	0.83	04895	0.84		
Desjardins Canadian Equity Income Fund	DGAM	10/2013	03147	0-5	1	03347	5	0.50	03547	2.5	0.50	1	1.60*	04147	04347	04547	1.73	03947	0.76	04947	0.78		
Desjardins Canadian Equity Focused Fund	DGAM	12/2002	03083	0-5	1	03283	5	0.50	03483	2.5	0.50	1	1.60*	04083	04283	04483	1.77	03883	0.77	04883	0.78		
Desjardins Canadian Equity Fund	DGAM	11/2016	03169	0-5	1	03369	5	0.50	03569	2.5	0.50	1	1.60*					03969	0.78				
Desjardins Canadian Equity Plus Fund	DGAM	11/2025	03183	-	-								-					03983	-				
Desjardins Canadian Small Cap Equity Fund	Fiera Capital Corporation	01/1994	03062	0-5	1	03262	5	0.50	03462	2.5	0.50	1	2.27					03862	1.09				

MINIMUM INVESTMENT: $1,000 | SUBSEQUENT INVESTMENT: $25 | $15/FUND

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
R	Fixed distribution advisor class
F	Fee-based accounts
S	Fixed distribution fee-based accounts
PM	Discretionary portfolio management

[1] The Desjardins Funds with deferred sales charges and low load sales charges are no longer offered as of September 10, 2021.

† Management expense ratios (MERs) are based on the March 31, 2025 Interim Management Report of Desjardins Fund Performance. This information is not available as this is a new fund. A dash means that this information is not available as this is a new fund and/or a new class.

* The management fees for this class of units of the fund/portfolio have been reduced on October 1, 2025. The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

DESJARDINS FUNDS

	Portfolio manager	Inception date	C-Class										MER† (%)	R-Class				F-Class		S-Class		PM-Class	
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]					ISC	DSC[1]	LL[1]	MER† (%)						
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)						Fund code	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)
AMERICAN EQUITY FUNDS																							
Desjardins American Equity Fund	DGAM	11/2025	03186	-	-								-					03986	-				
Desjardins American Equity Value Fund	Wellington Management Company	01/2004	03040	0-5	1	03240	5	0.50	03440	2.5	0.50	1	1.99				-	03840	0.97				
Desjardins American Equity Growth Fund	Wellington Management Company	01/2004	03072	0-5	1	03272	5	0.50	03472	2.5	0.50	1	2.00					03872	0.96			09272	0.90
Desjardins American Equity Growth Currency Neutral Fund	Wellington Management Company	04/2016	03162	0-5	1	03362	5	0.50	03562	2.5	0.50	1	2.03					03962	0.97				
GLOBAL AND INTERNATIONAL EQUITY FUNDS																							
Desjardins Overseas Equity Fund	Fiera Capital Corporation	10/1998	03068	0-5	1	03268	5	0.50	03468	2.5	0.50	1	2.17					03868	1.11				
Desjardins International Equity Value Fund	Altrinsic Global Advisors	04/2021	03182	0-5	1								2.25					03982	1.08				
Desjardins Overseas Equity Growth Fund	Baillie Gifford Overseas	03/2010	03032	0-5	1	03232	5	0.50	03432	2.5	0.50	1	2.19					03832	1.05			09232	0.94
Desjardins Low Volatility Global Equity Fund	Fidelity Investments Canada	01/2015	03134	0-5	1	03334	5	0.50	03534	2.5	0.50	1	2.19					03934	1.03				
Desjardins Global Dividend Fund	Mondrian Investment Partners	11/1959	03004	0-5	1	03204	5	0.50	03404	2.5	0.50	1	2.12	04004	04204	04404	2.12	03804	1.00	04804	1.00		
Desjardins Global Opportunities Fund	DGAM	11/2024	03143	-	-								-					03943	-				
Desjardins Global Equity Fund	Lazard Asset Management	07/2018	03173	0-5	1	03373	5	0.50	03573	2.5	0.50	1	2.16	04173	04373	04573	2.11	03973	1.02	04973	1.03		
Desjardins Global Equity Growth Fund	Baillie Gifford Overseas	01/2015	03133	0-5	1	03333	5	0.50	03533	2.5	0.50	1	2.19					03933	1.02			09333	0.92
Desjardins Global Small Cap Equity Fund	Wellington Management Company	01/2004	03075	0-5	1	03275	5	0.50	03475	2.5	0.50	1	2.36					03875	1.12				
Desjardins Emerging Markets Fund	Ninety One North America	01/2007	03067	0-5	1	03267	5	0.50	03467	2.5	0.50	1	2.19					03867	1.17				
Desjardins Emerging Markets Opportunities Fund	Wellington Management Company	10/2013	03149	0-5	1	03349	5	0.50	03549	2.5	0.50	1	2.43					03949	1.37				
ALTERNATIVE FUNDS																							
Desjardins Market Neutral ETF Fund	DGAM	07/2020	03178	0-5	1	03378	5	0.50	03578	2.5	0.50	1	2.25					03978	1.13				
SPECIALTY FUND																							
Desjardins Global Infrastructure Fund	First Sentier Investors	10/2013	03148	0-5	1	03348	5	0.50	03548	2.5	0.50	1	2.34	04148	04348	04548	2.24	03948	1.24	04948	1.20	9348	1.09

MINIMUM INVESTMENT: $1,000 | SUBSEQUENT INVESTMENT: $25 | $15/FUND

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
R	Fixed distribution advisor class
F	Fee-based accounts
S	Fixed distribution fee-based accounts
PM	Discretionary portfolio management

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† Management expense ratios (MERs) are based on the March 31, 2025 Interim Management Report of Desjardins Fund Performance. This information is not available as this is a new fund. A dash means that this information is not available as this is a new fund and/or a new class.

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DESJARDINS ACTIVE STRATEGY PORTFOLIOS

	Inception date	C-Class										MER† (%)	R-Class																MER† (%)	F-Class		S-Class					MER† (%)
		Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]					R4			R5			R6			R7			R8											
		Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)		ISC	DSC[1]	LL[1]	ISC	DSC[1]	LL[1]	ISC	DSC[1]	LL[1]	ISC	DS[1]	LL[1]	ISC	DSC[1]	LL[1]		Fund code	MER† (%)	S4	S5	S6	S7	S8	
Desjardins Active Strategy Conservative Portfolio	11/2011	03029	0-5	0.80	03229	5	0.40	03429	2.5	0.40	0.80	1.66	04029	04229	04429				05029	05229	05429							R4 1.74 R6 1.74	03829	0.80*	04829		06829			S4 0.81* S6 0.81*
Desjardins Active Strategy Moderate Portfolio	11/2011	03030	0-5	0.80	03230	5	0.40	03430	2.5	0.40	0.80	1.74	04030	04230	04430				05030	05230	05430							R4 1.82 R6 1.78	03830	0.85	04830		06830			S4 0.85 S6 0.83
Desjardins Active Strategy Balanced Portfolio	03/2013	03103	0-5	0.90	03303	5	0.45	03503	2.5	0.45	0.90	1.79*				04103						05103							03903	0.85		04903		06903		
Desjardins Active Strategy Growth Portfolio	03/2013	03104	0-5	0.90	03304	5	0.45	03504	2.5	0.45	0.90	1.93*				04104						05104							03904	0.98		04904		06904		
Desjardins Active Strategy Aggressive Portfolio	03/2013	03106	0-5	1	03306	5	0.50	03506	2.5	0.50	1	2.08*							04106						05106				03906	1.06*			04906	06906		
Desjardins Active Strategy Global Equity Portfolio	04/2016	03156	0-5	1	03356	5	0.50	03556	2.5	0.50	1	2.21*																	03956	1.22*						

MINIMUM INVESTMENT: $500 | SUBSEQUENT INVESTMENT: $25

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
R	Fixed distribution advisor class
F	Fee-based accounts
S	Fixed distribution fee-based accounts

[1] The Desjardins Funds with deferred sales charges and low load sales charges are no longer offered as of September 10, 2021.

† Management expense ratios (MERs) are based on the March 31, 2025 Interim Management Report of Desjardins Fund Performance. This information is not available as this is a new fund. A dash means that this information is not available as this is a new fund and/or a new class.

* The management fees for this class of units of the fund/portfolio have been reduced on Septermber 12, 2025. The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

DESJARDINS ETF PORTFOLIOS

	Portfolio manager	Inception date	C-Class				F-Class	
			Initial Sales Charges (%) (ISC)			MER[1] (%)	Fund code	MER[1] (%)
			Fund code	Up front comm.	Trailer comm.			
Desjardins Conservative ETF Portfolio	DGAM	07/2019	03191	0-5	0.5	1.65	03991	0.54
Desjardins Moderate ETF Portfolio	DGAM	07/2019	03192	0-5	1	1.67	03992	0.54
Desjardins Balanced ETF Portfolio	DGAM	04/2024	03193	0-5	1	N/A*	03993	N/A*
Desjardins Growth ETF Portfolio	DGAM	07/2019	03194	0-5	1	1.69	03994	0.60
Desjardins Aggressive ETF Portfolio	DGAM	07/2019	03195	0-5	1	1.71	03995	0.60
Desjardins Global Equity ETF Portfolio	DGAM	07/2019	03196	0-5	1	1.75	03996	0.66

MINIMUM INVESTMENT: $500 | SUBSEQUENT INVESTMENT: $25

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
F	Fee-based accounts

† Management expense ratios (MERs) are based on the March 31, 2025 Interim Management Report of Desjardins Fund Performance. This information is not available as this is a new fund. A dash means that this information is not available as this is a new fund and/or a new class.

* This information is not available as this is a new class of units.

The management fees for this class of units of the fund/portfolio have been reduced on March 10, 2025.The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

DESJARDINS MELODIA PORTFOLIOS

	Portfolio manager	Inception date	C-Class										R-Class				F-Class		S-Class	
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]				MER† (%)	ISC	DSC[1]	LL[1]	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)								
INCOME																				
Desjardins Melodia Very Conservative Income Portfolio[2]	DGAM	03/2013	03150	0-5	0.80	03350	5	0.40	03550	2.5	0.40	0.80	1.69*	04150	04350	04550	R4 1.77*	03850	0.80	04950	S4 0.80
Desjardins Melodia Conservative Income Portfolio[3]	DGAM	03/2013	03101	0-5	0.80	03301	5	0.40	03501	2.5	0.40	0.80	1.69*	04101	04301	04501	R4 1.77*	03901	0.81	04901	S4 0.82

MINIMUM INVESTMENT: $500 | SUBSEQUENT INVESTMENT: $25

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
R	Fixed distribution advisor class
F	Fee-based accounts
S	Fixed distribution fee-based accounts

[1] The Desjardins Funds with deferred sales charges and low load sales charges are no longer offered as of September 10, 2021.

[2] This portfolio is closed to all new investors as of October 27, 2020.

[3] This portfolio is closed to all new investors as of April 25, 2025.

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* The management fees for this class of units of the fund/portfolio have been reduced on September 12, 2025. The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

DESJARDINS SUSTAINABLE FUNDS

	Portfolio managers	Inception date	C-Class											R-Class				F-Class		S-Class		PM-Class	
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]														
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)	MER† (%)	ISC	DSC[1]	LL[1]	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)
Desjardins Sustainable Short-Term Income Fund	DGAM	05/2022	03121	0-5	0.50								0.95					03921	0.54				
Desjardins Sustainable Canadian Bond Fund	DGAM	06/2015	03015	0-5	0.50	03215	5	0.25	03415	2.5	0.25	0.50	0.92*					03815	0.46*				
Desjardins Sustainable Environmental Bond Fund	Mirova	06/2016	03167	0-5	0.50	03367	5	0.25	03567	2.5	0.25	0.50	1.39					03967	0.77			09367	0.69
Desjardins Sustainable Global Bond Fund	PIMCO Canada Corp.	08/2023	03175	0-5	0.50								1.48					03975	0.83				
Desjardins Sustainable Global Balanced Fund	DGAM	04/2022	03184	0-5	1								2.07					03984	1.01				
Desjardins Sustainable Canadian Equity Income Fund	DGAM	05/2022	03125	0-5	1								1.60*					03925	0.78				
Desjardins Sustainable Canadian Equity Plus Fund	DGAM	11/2025	03185	-	-								-					03985	-				
Desjardins Sustainable Canadian Equity Fund	DGAM	11/2017	03165	0-5	1	03365	5	0.50	03565	2.5	0.50	1	1.60*					03965	0.78				
Desjardins Sustainable American Equity Fund	ClearBridge Investments	06/2016	03166	0-5	1	03366	5	0.50	03566	2.5	0.50	1	1.99					03966	0.96			09366	0.80
Desjardins Sustainable American Small Cap Equity Fund	ClearBridge Investments	05/2022	03126	0-5	1								2.20					03926	0.99				
Desjardins Sustainable International Equity Fund	Ninety One North America	09/2018	03170	0-5	1	03370	5	0.50	03570	2.5	0.50	1	2.17					03970	1.06				
Desjardins Sustainable Global Dividend Fund	Sarasin & Partners	05/2022	03128	0-5	1								2.10	04128			2.24	03928	1.10	4928	1.13		
Desjardins Sustainable Diversity Fund	Lazard Asset Management	03/2020	03177	0-5	1	03377	5	0.50	03577	2.5	0.50	1	2.17					03977	1.03				
Desjardins Sustainable Global Opportunities Fund	Impax Asset Management	09/1990	03009	0-5	1	03209	5	0.50	03409	2.5	0.50	1	2.19					03809	1.07				
Desjardins Sustainable Positive Change Fund	Baillie Gifford Overseas	09/2018	03174	0-5	1	03374	5	0.50	03574	2.5	0.50	1	2.16					03974	1.01			09374	0.92
Desjardins Sustainable Cleantech Fund	Impax Asset Management	06/2016	03168	0-5	1	03368	5	0.50	03568	2.5	0.50	1	2.56					03968	1.34				
Desjardins Sustainable Emerging Markets Equity Fund	Hermes Investment Management	09/2018	03171	0-5	1	03371	5	0.50	03571	2.5	0.50	1	2.21					03971	1.15				

MINIMUM INVESTMENT: $500 | SUBSEQUENT INVESTMENT: $25

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
R	Fixed distribution advisor class
F	Fee-based accounts
S	Fixed distribution fee-based accounts
PM	Discretionary portfolio management

[1] The Desjardins Funds with deferred sales charges and low load sales charges are no longer offered as of September 10, 2021.

† Management expense ratios (MERs) are based on the March 31, 2025 Interim Management Report of Desjardins Fund Performance. This information is not available as this is a new fund. A dash means that this information is not available as this is a new fund and/or a new class.

* The management fees for this class of units of the fund/portfolio have been reduced on October 1, 2025. The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

DESJARDINS SUSTAINABLE PORTFOLIOS

	Portfolio managers	Inception date	C-Class										R-Class				F-Class		S-Class		PM-Class	
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC)[1]			Low Load Sales Charges (%) (LL)[1]													
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)	MER† (%)	ISC	DSC[1]	LL[1]	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)	Fund code	MER† (%)
Desjardins Sustainable Conservative Portfolio	DGAM	01/2009	03018	0-5	0.80	03218	5	0.40	03418	2.5	0.40	0.80	1.65*	04018	04218	04418	R4 1.74*	03818	0.79	04818	S4 0.81*		
Desjardins Sustainable Moderate Portfolio	DGAM	04/2020	03016	0-5	0.85	03216	5	0.40	03416	2.5	0.40	0.85	1.75*	04016	04216	04416	R4 1.82*	03816	0.85	04816	S4 0.85		
Desjardins Sustainable Balanced Portfolio	DGAM	01/2009	03021	0-5	0.90	03221	5	0.40	03421	2.5	0.40	0.90	1.82*	04021	04221	04421	R5 1.85*	03821	0.84	04821	S5 0.84		
Desjardins Sustainable Growth Portfolio	DGAM	01/2000	03026	0-5	0.90	03226	5	0.45	03426	2.5	0.45	0.90	1.93*	04026	04226	04426	R5 2.01*	03826	0.97	04826	S5 0.91		
Desjardins Sustainable Aggressive Portfolio	DGAM	01/2009	03028	0-5	1	03228	5	0.50	03428	2.5	0.50	1	2.07*	04028	04228	04428	R6 2.06*	03828	1.05*	04828	S6 1.06*		
Desjardins Sustainable Global Equity Portfolio	DGAM	07/2019	03017	0-5	1	03217	5	0.50	03417	2.5	0.50	1	2.19*					03817	1.22				

MINIMUM INVESTMENT: $500 | SUBSEQUENT INVESTMENT: $25

This information is applicable for all funds/portfolios.

REDEMPTION FEE SCHEDULE

Year	DSC (%)	LL (%)
1	6.0	3.0
2	5.5	2.5
3	5.0	2.0
4	4.5	0
5	3.0	0
6	1.5	0
7	0	0

Desjardins Funds prefix: DJT

CLASSES

C	Advisor class
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* The management fees for this class of units of the fund/portfolio have been reduced on September 12, 2025. The Management Expense Ratio is an estimate provided to show how the reduction will affect investors. This information is subject to the Fund's inherent uncertainty and risk, and any forecasts, projections or other forward-looking information may not come to pass. As a result, you should not unduly rely on this forward-looking information. Forward-looking opinions may change without notice and are provided in good faith with no legal responsibility.

About Desjardins Group

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of $501.3 billion as at June 30, 2025. It was named one of Canada's Best Employers by Forbes magazine and by Mediacorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to The Banker magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.*

1st Responsible Investment (RI) financial institution in Canada

A pioneer in the responsible investment (RI) field since 1990, Desjardins offers the largest selection of RI solutions and has the most in-depth RI expertise in Canada, thanks to a team of seasoned portfolio managers.**

* As at June 30, 2025.

** Desjardins internal research, September 30, 2025.

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Desjardins
Wealth Management
Investments

The 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. The Desjardins Funds are offered by registered dealers.

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