

JULY 2022

DESJARDINS FUNDS: AT A GLANCE



Desjardins
Wealth Management
Investments

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

\$397.1B
in assets under management for Desjardins Group¹

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 world¹

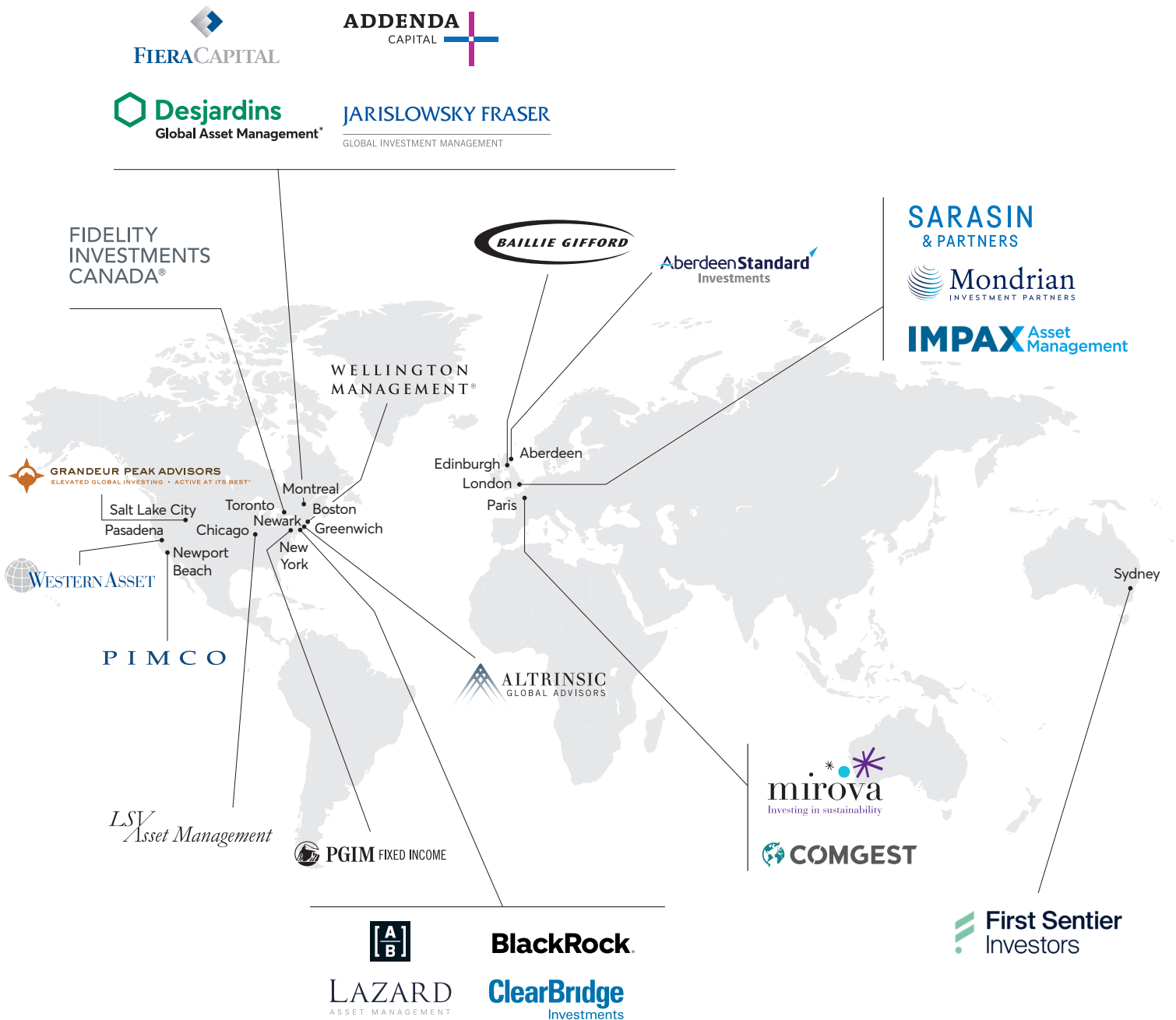
FIRST IN RESPONSIBLE INVESTMENT
Launch in 1990 of the Desjardins Environment Fund, the first of its kind in Canada

76
mutual funds¹
DESJARDINS
FUNDS


\$44.7B
in assets under management for Desjardins Funds¹

¹ As at March 31, 2022

Exceptional portfolio managers



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

DESJARDINS FUNDS

	Portfolio managers	Inception date	Initial Sales Charges (%) (ISC)			Deferred Sales Charges (DSC) ¹		
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	
INCOME FUNDS								
Desjardins Money Market Fund	DGAM	01/1989	03008	0-5	0.25	03208	5	
Desjardins Short-Term Income Fund	DGAM	06/1965	03001	0-5	0.50	03201	5	
Desjardins Canadian Bond Fund	DGAM	12/1959	03006	0-5	0.50	03206	5	
Desjardins Enhanced Bond Fund	AllianceBernstein	01/2004	03051	0-5	0.50	03251	5	
Desjardins Global Total Return Bond Fund	PGIM Fixed Income	01/2004	03052	0-5	0.50	03252	5	
Desjardins Global Corporate Bond Fund	Western Asset Management Company	10/2013	03145	0-5	0.50	03345	5	
Desjardins Floating Rate Income Fund	PIMCO Canada Corp.	05/2014	03024	0-5	0.50	03224	5	
Desjardins Global Tactical Bond Fund	PIMCO Canada Corp.	10/2013	03144	0-5	0.50	03344	5	
Desjardins Canadian Preferred Share Fund	DGAM	04/2016	03161	0-5	0.50	03361	5	
Desjardins Emerging Markets Bond Fund	Aberdeen Standard Investments	10/2013	03146	0-5	0.50	03346	5	
BALANCED FUNDS								
Desjardins Global Balanced Strategic Income Fund	Wellington Management Company	06/2016	03160	0-5	1	03360	5	
Desjardins Global Balanced Growth Fund	Wellington Management Company	08/1986	03007	0-5	1	03207	5	
Desjardins Quebec Balanced Fund	DGAM	06/1997	03060	0-5	1	03260	5	
Desjardins Dividend Income Fund	DGAM	01/1994	03063	0-5	1	03263	5	
CANADIAN EQUITY FUNDS								
Desjardins Dividend Growth Fund	Jarislowsky Fraser	01/2009	03095	0-5	1	03295	5	
Desjardins Canadian Equity Income Fund	DGAM	10/2013	03147	0-5	1	03347	5	
Desjardins Canadian Equity Value Fund	LSV Asset Management	12/2002	03083	0-5	1	03283	5	
Desjardins Canadian Equity Fund	DGAM	11/2016	03169	0-5	1	03369	5	
Desjardins Canadian Small Cap Equity Fund	Fiera Capital Corporation	01/1994	03062	0-5	1	03262	5	
AMERICAN EQUITY FUNDS								
Desjardins American Equity Value Fund	Wellington Management Company	01/2004	03040	0-5	1	03240	5	
Desjardins American Equity Growth Fund	Wellington Management Company	01/2004	03072	0-5	1	03272	5	
Desjardins American Equity Growth Currency Neutral Fund	Wellington Management Company	04/2016	03162	0-5	1	03362	5	
GLOBAL AND INTERNATIONAL EQUITY FUNDS								
Desjardins Overseas Equity Fund	Fiera Capital Corporation	10/1998	03068	0-5	1	03268	5	
Desjardins Overseas Equity Growth Fund	Baillie Gifford Overseas	03/2010	03032	0-5	1	03232	5	
Desjardins Low Volatility Global Equity Fund	Fidelity Investments Canada	01/2015	03134	0-5	1	03334	5	
Desjardins Global Dividend Fund	Mondrian Investment Partners	11/1959	03004	0-5	1	03204	5	
Desjardins Global Equity Fund	Lazard Asset Management	07/2018	03173	0-5	1	03373	5	
Desjardins Global Equity Growth Fund	Baillie Gifford Overseas	01/2015	03133	0-5	1	03333	5	
Desjardins Global Small Cap Equity Fund	Lazard Asset Management and Grandeur Peak Advisors	01/2004	03075	0-5	1	03275	5	
Desjardins Emerging Markets Fund	Lazard Asset Management	01/2007	03067	0-5	1	03267	5	
Desjardins Emerging Markets Opportunities Fund	Wellington Management Company	10/2013	03149	0-5	1	03349	5	
SPECIALTY FUND								
Desjardins Alt Long/Short Equity Market Neutral ETF Fund	DGAM	07/2020	03178	0-5	1	03378	5	
Desjardins Global Infrastructure Fund	First Sentier Investors	10/2013	03148	0-5	1	03348	5	

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
- N** TSX NAVex™
- PM** Discretionary Portfolio Management

C-Class					R-Class					F-Class		S-Class		N-Class		PM-Class	
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 ticker	MER [†] (%)	Fund code	MER [†] (%)
0.10	03408	2.5	0.25	0.25	0.37					03808	0.31						
0.25	03401	2.5	0.25	0.50	1.09					03801	0.59						
0.25	03406	2.5	0.25	0.50	1.21					03806	0.63						
0.25	03451	2.5	0.25	0.50	1.29					03851	0.69						
0.25	03452	2.5	0.25	0.50	1.59					03852	0.73			DGTRB	0.69	09252	—
0.25	03545	2.5	0.25	0.50	1.49					03945	0.79						
0.25	03424	2.5	0.25	0.50	1.70					03824	0.91						
0.25	03544	2.5	0.25	0.50	1.80					03944	0.84			DGLTB	0.80	09344	—
0.25	03561	2.5	0.25	0.50	1.52					03961	0.75						
0.25	03546	2.5	0.25	0.50	1.70					03946	1.03						
0.50	03560	2.5	0.50	1	2.21	04160	04360	04560	R6 2.21	03960	0.96	04960	S6 0.95				
0.50	03407	2.5	0.50	1	2.17					03807	1.01						
0.50	03460	2.5	0.50	1	1.98	04060	04260	04460	1.99	03860	0.83	04860	0.83				
0.50	03463	2.5	0.50	1	1.94	04063	04263	04463	1.94	03863	0.85	04863	0.86				
0.50	03495	2.5	0.50	1	2.06	04095	04295	04495	2.07	03895	0.93	04895	0.94				
0.50	03547	2.5	0.50	1	2.10	04147	04347	04547	1.97	03947	0.91	04947	0.94				
0.50	03483	2.5	0.50	1	2.09	04083	04283	04483	2.00	03883	0.94	04883	0.94				
0.50	03569	2.5	0.50	1	2.10					03969	0.93						
0.50	03462	2.5	0.50	1	2.27					03862	1.20						
0.50	03440	2.5	0.50	1	2.08					03840	1.06						
0.50	03472	2.5	0.50	1	2.10					03872	1.04			DAEQG	1.01	09272	—
0.50	03562	2.5	0.50	1	2.12					03962	1.07						
0.50	03468	2.5	0.50	1	2.20					03868	1.10			DOVEQ	1.06		
0.50	03432	2.5	0.50	1	2.24					03832	1.07			DOEQG	1.06	09232	—
0.50	03534	2.5	0.50	1	2.28					03934	1.07						
0.50	03404	2.5	0.50	1	2.33	04004	04204	04404	2.29	03804	1.08	04804	1.06				
0.50	03573	2.5	0.50	1	2.31	04173	04373	04573	2.26	03973	1.07	04973	1.09				
0.50	03533	2.5	0.50	1	2.19					03933	1.07			DGEQG	1.03	09333	—
0.50	03475	2.5	0.50	1	2.42					03875	1.23						
0.50	03467	2.5	0.50	1	2.43					03867	1.28						
0.50	03549	2.5	0.50	1	2.52					03949	1.37			DEMOP	1.32		
0.50	03578	2.5	0.50	1	2.34					03978	1.19			DANCF	1.15		
0.50	03548	2.5	0.50	1	2.34	04148	04348	04548	2.23	03948	1.25	04948	1.16	DGINF	1.21	09348	—

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, 2022 Interim Management Report of Desjardins Fund Performance. A dash means that this information is not available as this is a new fund and/or a new class.

CHORUS II PORTFOLIOS

	C-Series/Class											R4			
	Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC) ¹			Low Load Sales Charges (%) (LL) ¹				MER [†] (%)	ISC	DSC ¹	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+)					
LOW VOLATILITY															
Chorus II Conservative Low Volatility Portfolio	03029	0-5	0.80	03229	5	0.40	03429	2.5	0.40	0.80	1.64	04029	04229	04429	
Chorus II Moderate Low Volatility Portfolio	03030	0-5	0.80	03230	5	0.40	03430	2.5	0.40	0.80	1.72	04030	04230	04430	
Chorus II Balanced Low Volatility Portfolio	03031	0-5	0.90	03231	5	0.45	03431	2.5	0.45	0.90	1.80				
GROWTH															
Chorus II Growth Portfolio	03033	0-5	0.90	03233	5	0.45	03433	2.5	0.45	0.90	1.91				
Chorus II Maximum Growth Portfolio	03037	0-5	1	03237	5	0.50	03437	2.5	0.50	1	2.09				
Chorus II 100% Equity Growth Portfolio	03038	0.5	1	03238	5	0.50	03438	2.5	0.50	1	2.24				

MINIMUM INVESTMENT: \$100,000 | 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

R-Series/Class												F-Class		S-Series/Class						
R5			R6			R7			R8			MER [†] (%)	Fund code	MER [†] (%)	S4	S5	S6	S7	S8	MER [†] (%)
ISC	DSC ¹	LL ¹	ISC	DSC ¹	LL ¹	ISC	DS ¹	LL ¹	ISC	DSC ¹	LL ¹									
			05029	05229	05429							R4 1.74 R6 1.74	03829	0.81	04829		06829			S4 0.82 S6 0.82
			05030	05230	05430							R4 1.82 R6 1.66	03830	0.85	04830		06830			S4 0.85 S6 0.85
04031	04231	04431				05031	05231	05431				R5 1.72 R7 1.76	03831	0.85		04831		06831		S5 0.85 S7 0.85
04033	04233	04433				05033	05233	05433				R5 2.01 R7 1.84	03833	0.97		04833		06833		S5 0.98 S7 0.98
			04037	04237	04437				05037	05237	05437	R6 2.16 R8 2.16	03837	1.12			04837		06837	S6 1.13 S8 1.13
													03838	1.23						

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

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WISE ETF PORTFOLIOS

	Portfolio managers	Inception date
Wise Fixed Income ETF Portfolio	DGAM	07/2019
Wise Conservative ETF Portfolio	DGAM	07/2019
Wise Balanced ETF Portfolio	DGAM	07/2019
Wise Growth ETF Portfolio	DGAM	07/2019
Wise Maximum Growth ETF Portfolio	DGAM	07/2019
Wise 100% Equity ETF Portfolio	DGAM	07/2019

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

C-Class			F-Class		
Initial Sales Charges (%) (ISC)			MER [†] (%)	Fund code	MER [†] (%)
Fund code	Up front comm.	Trailer comm.			
03191	0-5	0.50	1.14	03991	0.52
03192	0-5	1	1.67	03992	0.57
03193	0-5	1	1.68	03993	0.57
03194	0-5	1	1.74	03994	0.63
03195	0-5	1	1.74	03995	0.63
03196	0-5	1	1.79	03996	0.69

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A dash means that this information is not available as this is a new fund and/or a new class.

MELODIA PORTFOLIOS

	Portfolio managers	Inception date	Initial Sales Charges (%) (ISC)			Deferred Sales Charges (DSC) ¹	
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.
INCOME							
Melodia Conservative Income Portfolio	DGAM	03/2013	03101	0-5	0.80	03301	5
Melodia Moderate Income Portfolio	DGAM	03/2013	03152	0-5	0.80	03352	5
Melodia Diversified Income Portfolio	DGAM	03/2013	03154	0-5	0.90	03354	5
GROWTH							
Melodia Moderate Growth Portfolio	DGAM	03/2013	03102	0-5	0.80	03302	5
Melodia Diversified Growth Portfolio	DGAM	03/2013	03103	0-5	0.90	03303	5
Melodia Balanced Growth Portfolio	DGAM	03/2013	03104	0-5	0.90	03304	5
Melodia Maximum Growth Portfolio	DGAM	03/2013	03106	0-5	1	03306	5
Melodia 100% Equity Growth Portfolio	DGAM	04/2016	03156	0-5	1	03356	5

MINIMUM INVESTMENT: \$500 | SUBSEQUENT INVESTMENT: \$25**

** Totalling at least \$1,000 the first year.

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

C-Class					R-Class					F-Class		S-Class	
Sales charges (%)	Low Load Sales Charges (%) (LL) ¹				MER [†] (%)	ISC	DSC ¹	LL ¹	MER [†] (%)	Fund code	MER [†] (%)	Fund code	MER [†] (%)
Trailer comm.	Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)									
0.40	03501	2.5	0.40	0.80	1.78	04101	04301	04501	R4 1.89	03901	0.80	04901	S4 0.82
0.40	03552	2.5	0.40	0.80	1.89	04152	04352	04552	R5 1.97	03952	0.83	04952	S5 0.85
0.45	03554	2.5	0.45	0.90	1.98	04154	04354	04554	R6 2.08	03954	0.81	04954	S6 0.84
0.40	03502	2.5	0.40	0.80	1.90					03902	0.85		
0.45	03503	2.5	0.45	0.90	1.99					03903	0.85		
0.45	03504	2.5	0.45	0.90	2.13					03904	0.97		
0.50	03506	2.5	0.50	1	2.27					03906	1.10		
0.50	03556	2.5	0.50	1	2.41					03956	1.22		

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SOCIETERRA PORTFOLIOS AND FUNDS

	Portfolio managers	Inception date	C-Class					
			Initial Sales Charges (%) (ISC)			Deferred Sales Charges (%) (DSC) ¹		
			Fund code	Up front comm.	Trailer comm.	Fund code	Up front comm.	Trailer comm.
SOCIETERRA PORTFOLIOS								
SocieTerra Conservative Portfolio	DGIA	01/2009	03018	0-5	0.80	03218	5	0.40
SocieTerra Moderate Portfolio	DGIA	04/2020	03016	0-5	0.85	03216	5	0.40
SocieTerra Balanced Portfolio	DGIA	01/2009	03021	0-5	0.90	03221	5	0.40
SocieTerra Growth Portfolio	DGIA	01/2000	03026	0-5	0.90	03226	5	0.45
SocieTerra Maximum Growth Portfolio	DGIA	01/2009	03028	0-5	1	03228	5	0.50
SocieTerra 100% Equity Portfolio	DGIA	07/2019	03017	0-5	1	03217	5	0.50
SOCIETERRA FUNDS								
Desjardins SocieTerra Canadian Bond Fund	DGIA	06/2015	03015	0-5	0.50	03215	5	0.25
Desjardins SocieTerra Environmental Bond Fund	Mirova	06/2016	03167	0-5	0.50	03367	5	0.25
Desjardins SocieTerra Global Balanced Fund	DGIA	04/2022	03184	0-5	1			
Desjardins SocieTerra Canadian Equity Fund	DGIA	11/2017	03165	0-5	1	03365	5	0.50
Desjardins SocieTerra American Equity Fund	ClearBridge Investments	06/2016	03166	0-5	1	03366	5	0.50
Desjardins SocieTerra American Small Cap Equity Fund	ClearBridge Investments	05/2022	03126	0-5	1			
Desjardins SocieTerra International Equity Fund	Addenda Capital	09/2018	03170	0-5	1	03370	5	0.50
Desjardins SocieTerra International Small Cap Equity Fund	Baillie Gifford Overseas	06/2022	03129	0-5	1			
Desjardins SocieTerra Diversity Fund	Lazard Asset Management	03/2020	03177	0-5	1	03377	5	0.50
Desjardins SocieTerra Global Opportunities Fund	Impax Asset Management	09/1990	03009	0-5	1	03209	5	0.50
Desjardins SocieTerra Positive Change Fund	Baillie Gifford Overseas	09/2018	03174	0-5	1	03374	5	0.50
Desjardins SocieTerra Cleantech Fund	Impax Asset Management	06/2016	03168	0-5	1	03368	5	0.50
Desjardins SocieTerra Emerging Markets Equity Fund	Comgest	09/2018	03171	0-5	1	03371	5	0.50

MINIMUM INVESTMENT: \$500** | SUBSEQUENT INVESTMENT: \$25

** Totalling at least \$1,000 the first year.

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
- N** TSX NAVex™
- PM** Discretionary Portfolio Management

Low Load Sales Charges (%) (LL) ¹				MER [†] (%)	R-Class				F-Class		S-Class		N-Class		PM-Class	
Fund code	Up front comm.	Trailer comm.	Trailer comm. (4Y+)		ISC	DSC ¹	LL ¹	MER [†] (%)	Fund code	MER [†] (%)	Fund code	MER [†] (%)	Fund ticker	MER [†] (%)	Fund code	MER [†] (%)
03418	2.5	0.40	0.80	1.81	04018	04218	04418	R4 1.81	03818	0.81	04818	S4 0.82				
03416	2.5	0.40	0.85	1.96	04016	04216	04416	R4 1.94	03816	0.85	04816	S4 0.85				
03421	2.5	0.40	0.90	2.04	04021	04221	04421	R5 2.07	03821	0.85	04821	S5 0.85				
03426	2.5	0.45	0.90	2.14	04026	04226	04426	R5 2.14	03826	0.97	04826	S5 0.98				
03428	2.5	0.50	1	2.28	04028	04228	04428	R6 2.25	03828	1.12	04828	S6 1.12				
03417	2.5	0.50	1	2.41					03817	1.23						
03415	2.5	0.25	0.50	1.24					03815	0.62						
03567	2.5	0.25	0.50	1.55					03967	0.85			DRENB	0.80	09367	—
				—					03984	—						
03565	2.5	0.50	1	2.11					03965	0.94						
03566	2.5	0.50	1	2.13					03966	0.97			DRAEQ	0.97	09366	—
				—					03926	—						
03570	2.5	0.50	1	2.27					03970	1.04			DRIEQ	1.06		
				—					03929	—						
03577	2.5	0.50	1	2.32					03977	1.09						
03409	2.5	0.50	1	2.32					03809	1.08			DRENV	1.03		
03574	2.5	0.50	1	2.29					03974	1.05			DRPOS	1.03	09374	—
03568	2.5	0.50	1	2.57					03968	1.40			DRCLN	1.36		
03571	2.5	0.50	1	2.36					03971	1.25			DREEQ	1.22		

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, 2022 Interim Management Report of Desjardins Fund Performance. A dash means that this information is not available as this is a new fund and/or a new class.

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 \$397.1 billion. It was named one of the Canada's Top 100 Employers in 2022 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

Pioneer in the RI field since 1990, Desjardins offers the largest selection of RI solutions in addition to having the most in-depth RI expertise, thanks to a team of internationally recognized portfolio managers.

As at March 31, 2022.

desjardinsfunds.com



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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