

Responsible investing at a glance

YOU WANT TO BUILD YOUR NEST EGG.
YOU ALSO WANT TO BUILD A BETTER WORLD.

NOW YOU HAVE THE CHANCE TO DO BOTH.



Desjardins

Insurance

Life • Health • Retirement

Driving change with responsible investing

Responsible investing (RI) products are designed for investors who are looking for **attractive return potential** and the opportunity to support companies that are committed to sustainability and social responsibility toward people and communities.

Desjardins and RI: A distinctive approach

To help you achieve your financial goals, whatever your investor profile, Desjardins offers **more than 25 RI product options**, making us a responsible investment **leader in Canada** with more than **\$3 billion in assets under management**.¹

Carefully selected companies

When developing responsible investment solutions, Desjardins puts the selected companies through a rigorous review of their ESG practices and an in-depth financial analysis. We believe that a company that cares as much about its **environmental, social and governance (ESG)** policies as it does about its financial performance is better equipped to meet the challenges of the global economy.



EXCLUSION OF PRODUCERS AND SPECIALIZED TRANSPORTERS OF FOSSIL FUELS, AND COMPANIES IN THE CIVILIAN FIREARMS², NUCLEAR ENERGY AND TOBACCO INDUSTRIES³

THE COMPANY'S **FINANCIAL** HEALTH IS EVALUATED

AND

ENVIRONMENTAL, SOCIAL AND GOVERNANCE **PRACTICES** ARE EVALUATED

Shareholder engagement

Once a company is selected, Desjardins maintains a relationship and takes various steps to ensure ongoing engagement.

DIALOGUING WITH COMPANIES TO IMPROVE ESG PRACTICES



TABLING PROPOSALS AT SHAREHOLDER MEETINGS TO IMPROVE ESG PRACTICES



VOTING AT SHAREHOLDER MEETINGS TO INFLUENCE ESG PRACTICES

¹ As at December 31, 2019.

² Automatic and semi-automatic weapons designed for civilians.

³ See the Responsible Investment Policy for further information.



What are ESG criteria?

Incorporating ESG criteria helps identify the various issues companies may be exposed to.

The companies we select apply ESG considerations to address challenges facing their industry.



Environmental

- Fight climate change
- Safeguard access to drinking water
- Preserve biodiversity



Social

- Enforce labour standards
- Respect human rights (e.g., child labour)
- Ensure social acceptability (e.g., First Nations)



Governance

- Promote board diversity
- Track executive compensation (e.g., incentives and bonuses)
- Recognize shareholder rights

Examples that speak for themselves!

Responsible investing can have a meaningful impact on environmental and social issues. For instance, at Desjardins, we offer responsible investment portfolios that include the following products:

Desjardins SocieTerra Environmental Bond Fund

invests in sustainable transportation and energy-efficient building construction.

Desjardins SocieTerra Cleantech Fund

invests in companies involved in clean technology activities, including renewable energy and water treatment.

Desjardins SocieTerra Positive Change Fund

invests in companies that are actively working to build a more sustainable world for future generations.

Return potential on par with traditional investments—sometimes even higher

A RETURN POTENTIAL THAT'S JUST AS ATTRACTIVE AS WHAT YOU'D GET WITH A TRADITIONAL INVESTMENT—SOMETIMES EVEN BETTER!

CONFIRMED BY MORE THAN **2,000 STUDIES!**⁴

⁴ Source: Gunnar Friede, Timo Busch & Alexander Bassen (December 2015), ESG & Corporate Financial Performance: Mapping the global landscape, Aggregated Evidence from more than 2,000 Empirical Studies, Deutsche Asset & Wealth Management and Hamburg University. [https://institutional.dws.com/content/_media/K15090_Academic_Insights_UK_EMEA_RZ_Online_151201_Final_\(2\).pdf](https://institutional.dws.com/content/_media/K15090_Academic_Insights_UK_EMEA_RZ_Online_151201_Final_(2).pdf).

The Helios2[®] Contract includes four responsible investment portfolios

The Helios2 Contract helps you achieve your investment goals while protecting what matters to you. You can choose a responsible investment portfolio that reflects your investor profile.

	FIXED INCOME*	EQUITY**
DSF GIF – Conservative – Desjardins SocieTerra	75%	25%
DFS GIF – Moderate – Desjardins SocieTerra	65%	35%
DSF GIF – Balanced – Desjardins SocieTerra	50%	50%
DSF GIF – Growth – Desjardins SocieTerra	40%	60%
DSF GIF – Maximum Growth – Desjardins SocieTerra	20%	80%
DFS GIF – 100% Equity – Desjardins SocieTerra	0%	100%

* Fixed Income: Desjardins SocieTerra Canadian Bond - Desjardins SocieTerra Environmental Bond - Desjardins SocieTerra Global Bond Fund

** Equity: Desjardins SocieTerra Canadian Equity - Desjardins SocieTerra American Equity - Desjardins SocieTerra International Equity - Desjardins SocieTerra Environment - Desjardins SocieTerra Positive Change - Desjardins SocieTerra Diversity - Desjardins SocieTerra Cleantech - Desjardins SocieTerra Emerging Markets Equity

Your advisor can help you choose the right responsible investment portfolios for your personal needs and goals. Speak to your advisor today.

For more information, please visit: desjardinslifeinsurance.com/helios2

The Contract and Information Folder and the Funds Facts document contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan – Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read these documents carefully before investing.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Helios2 and DFS Guaranteed Investment Funds are registered trademarks of Desjardins Financial Security Life Assurance Company. DESJARDINS INSURANCE and its logo are trademarks of the Fédération des caisses Desjardins du Québec used under licence.

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

200, rue des Commandeurs
Lévis (Québec) G6V 6R2 / 1-866-647-5013



This document is printed on Rolland Enviro paper.

100%