

# DESJARDINS GROUP



## Quick facts about Desjardins

**#1**

financial cooperative  
in North America



**Top 100**

Recognized as one of  
Canada's best employers



**A1**

Moody's credit rating  
for long-term debt



**55,290**

employees



**7.8 million**

members and clients



**\$471B**

in total assets

## Business sectors



Personal and business  
financial services



Wealth management  
and life and health insurance



Damage insurance

## A cooperative movement



### Mission

As a cooperative financial group contributing to the development of communities, we give our members and clients the support they need to be financially empowered.



### Social responsibility

- Focused on net zero emissions by 2040
- \$557 million redistributed to members and the community in 2024



### Values

- Money at the service of human development
- Personal commitment
- Democratic action
- Integrity and rigour
- Solidarity with the community
- Intercooperation

# DESJARDINS GROUP PENSION PLAN (DGPP)

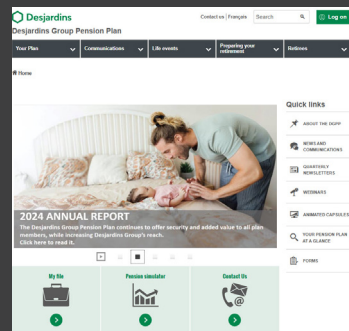
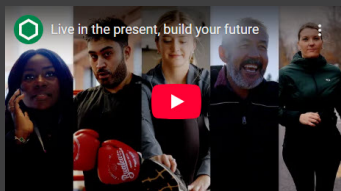
Defined benefit pension plan of  
Desjardins Group employees

86,000 active and retired plan members

5th largest private pension fund in Canada

\$17.9 billion in net assets

The DGPP is robust, secure, present for its members  
and aims to be a leader in responsible investment.



rcd-dgp.com  
Website

Sources: Desjardins and DGPP websites.  
Data as of December 31, 2024

## DGPP DIVISION

### Our mission

To support members' **financial security** by ensuring **pension benefits**, while providing **high-performance management** for the DGPP and generating **added value** for Desjardins Group and its members and clients.



### A comprehensive, integrated management



**Multidisciplinary team**  
Over **70** employees

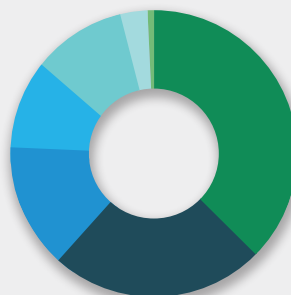
- Risk management
- Investment strategies
- Governance
- Finance and accounting
- Investments
- Legal affairs
- Responsible investment
- Member services and communications



**Multiple Desjardins  
Partners**

- Desjardins Financial Security (*Actuarial and administrative services*)
- Desjardins Trust (*Asset custodian*)
- Desjardins Global Asset Management (*Investment managers*)
- Desjardins General Insurance Group Inc. (*Investment partner*)
- Fédération des caisses Desjardins du Québec (*Banking services*)

Strategic allocation is designed to maximize  
resilience and promote the Plan's  
long-term financial health.



Fixed income	37.4%
Public equity	24.3%
Infrastructure	14.3%
Real estate	9.7%
Private equity	10.7%
Innovation and opportunities	2.9%
Money market	0.7%

Bond overlay 34 %

Data as of 12/31/2024





**122%**

Funding ratio



**105%**

Solvency ratio



**6.6%**

Annualized returns  
over 10 years



**\$1.9B**

Total added value  
over 10 years



**\$1.3B**

### Investments in renewable energy infrastructure

- [DGPP Responsible Investment Policy](#)
- Signatory of PRI and GRESB

Signatory of:



THE DGPP IS ALWAYS ON THE LOOKOUT FOR INVESTMENT OPPORTUNITIES TO DIVERSIFY AND BUILD RESILIENCE INTO ITS PORTFOLIO.



#### HALDIMAND SOLAR PROJECT

Infrastructures | Ontario, Canada  
Partner: Connor, Clark & Lunn Infrastructure



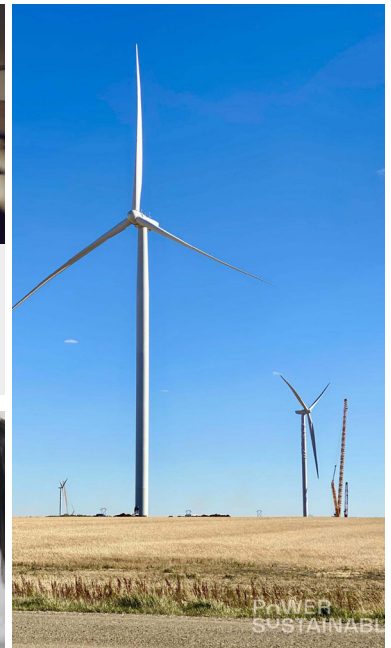
#### 3540 AND 3560 WYECROFT ROAD, DISTRIBUTION CENTRE

Real estate | Ontario, Canada  
Partner: Carttera



#### C  R  LIA, FOOD PROCESSING COMPANY

Private equity | North America and Europe  
Partner: Ardian



#### GOLDEN SOUTH WIND ENERGY PROJECT

Infrastructures | Saskatchewan, Canada  
Partner: Power Sustainable Energy Infrastructure



#### THE STACK PROJECT, OFFICE AND RETAIL BUILDING

Real estate | Germany  
Partner: AXA IM



#### BAYFIELD TOWER, MULTI-RESIDENTIAL BUILDING

Real estate | Ontario, Canada  
Partner: Realstar



#### JEISYS, MEDICAL AESTHETIC EQUIPMENT MANUFACTURER

Private equity | South Korea  
Partner: ArchiMed