

# Desjardins Group Pension Plan



QUARTERLY NEWSLETTER AS AT SEPTEMBER 30, 2025

## Financial position

The North American economy showed signs of weakness over the last quarter. Amid softening labour markets and persistent trade tensions, the central banks of Canada and the US both lowered their key interest rates. Even with the rate cuts, inflation stayed above long-term target levels, and future monetary policy decisions will hinge on incoming economic data.

In the US, uncertainty intensified as a result of the government's budget impasse, for which there is no clear resolution in sight. Still, major stock markets performed well, buoyed by expectations of further rate cuts, the rise of artificial intelligence and strong corporate earnings. In Canada, long-term bond yields remained stable, reflecting investor confidence.

The financial health of the Desjardins Group Pension Plan (DGPP) remained strong throughout the quarter. The Plan's funding ratio reached nearly 123%, underscoring its ability to meet its long-term commitments. Its solvency ratio increased to 108%, confirming its ability to meet obligations if its assets need to be sold off.

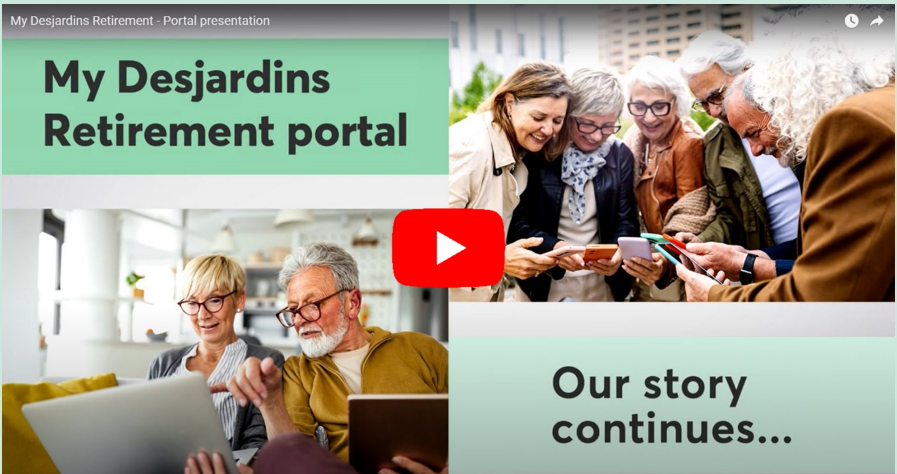


## Are you familiar with My Desjardins Retirement Portal?

This user-friendly site was developed by the **Desjardins Retirees Office** to help retirees stay connected to Desjardins. For matters specific to your retirement pension, the DGPP website remains your primary source of reference.

My Desjardins Retirement Portal is **easy to use** and provides exclusive access to:

- ✓ News about Desjardins and a variety of other topics
- ✓ Health and wellness advice
- ✓ Discounts from select partners
- ✓ Information on the different Desjardins retiree associations
- ✓ Presentations led by well-known experts



You can access it if:

- ✓ Be at least 55 years old when you retire from Desjardins
- ✓ Have started drawing your pension from DGPP

If you meet these conditions, you can create a profile at [mydesjardinsretirement.com](https://mydesjardinsretirement.com).

## DGPP nominated for an international award

Thanks to our [Live in the present, build your future](#) series of video testimonials, we were nominated as a finalist at the [World Pension Summit Excellence & Innovation Awards](#), an international event that recognizes outstanding initiatives in the pension plan industry.

The videos feature real DGPP members at different life and career stages. Speaking openly and candidly, they talk about why having a defined benefit plan is important to them, based on their unique situation.

The first-hand testimonials bring a human perspective to pension plans, helping to demystify a topic often perceived as complex. Each story in the series is unique and compelling, giving a voice to people who, like you, benefit from the plan. This is what makes the initiative so relatable. This sincere and engaging approach caught the jury's attention in the **Communication & Engagement** category.

We're extremely proud of this DGPP nomination, which helped elevate Desjardins Group's reputation on the global stage. Participating in the World Pension Summit event gave us the opportunity to be inspired by international best practices and engage with industry experts. It also allowed us to share innovative ideas and explore new strategies so that we can continually improve the experience for our members.



**Jolyane S. Pelletier**  
Manager, Plan Member Services and Communications



### Curious about who's behind the DGPP?

Meet the people who manage the Plan and find out what drives it by visiting the [Management team](#) and the [Mission and investment philosophy](#) pages of our website.



## Additional information

<sup>1</sup> **Funding ratio:** The DGPP's ability to meet its obligations over the long term.

<sup>2</sup> **Solvency ratio :** The DGPP's ability to meet its obligations if it were terminated.

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**Member Services**

**1-866-434-3166**

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