



BATIRENTE
2023 Highlights

My retirement.
Our strength.





2023: One billion reasons to be proud!



For the first time in its history, Bâtirente's cumulative assets under management topped the billion-dollar mark.

Reliability, strength, adapted solutions and advantageous management fees are what have led our members to convert their savings into retirement income through Bâtirente. It's also thanks to Plannuity, which guides them in their transition to retirement, and the caring, personal approach characterizing our support that members choose to stay with Bâtirente upon retirement.

Did you know that the fee rate paid by Bâtirente members gradually decreases as their collective wealth rises? While the average group paid a rate of 1.020% in 2016, they pay no more than 0.902% in 2024. In concrete terms, this advantage means that members will have more money for their retirement, they can enjoy the benefits for longer, or they can even start their retirement sooner.



The Bâtirente community

As a Bâtirente member, you:

- ▶ belong to a community of **27,772** members
- ▶ are part of a collective of **323** groups based throughout Québec and Ontario
- ▶ have savings of **\$1,045.5M**
- ▶ pay an average management fee rate of **0.902%** and thereby benefit from collective annual fee discounts of more than **\$8.7M/year** compared to standard rates*

* Data as of December 31, 2023

Bâtirente is focused on accompanying you throughout your journey, guiding you as you transition to retirement and continuing to support you during this critical period in your life. We take pride in knowing that Bâtirente's family of retired members and their assets keeps growing!

By the end of 2023:

- ▶ **\$22.6 M** paid out in pensions to retirees, up by **13%**
- ▶ **2,712** members aged 65 and older with savings in Bâtirente plans totalling **\$199.0M**—a record increase of **22.5%**
- ▶ accumulated savings held in RRIFs and LIFs of **\$115.5M**, for a **12%** increase





High-performance system and strong platform

Bâtirente plans are delivered through a solid, high-performance investment platform that includes 11 funds, five of which are diversified. This platform is augmented by Trajectory, our turnkey investment strategy. It evolves with you over time, automatically and continuously optimizing your investments to align them with your risk profile.

10.0%

Returns for the Provident
Diversified Fund

**Between 8.1%
and 11.2%**

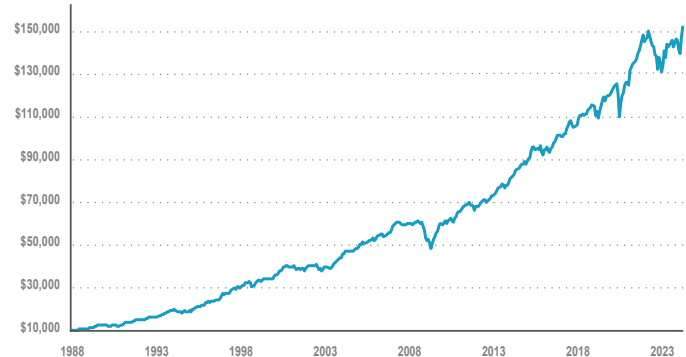
Diversified Funds returns

Multi Funds

4 out of 5 outperform
benchmark

The Provident Diversified Fund continues to show its strength with returns of 10.0%.

Since its creation in 1988, an initial investment of \$10,000 would now show an annualized yield of 7.9% (1,425% over 36 years).





We are committed to climate action

Bâtirente unveiled its ambitious climate commitment in 2020. After three years of efforts and concrete actions, we are proud to have achieved all objectives of that plan—two years ahead of the announced deadline.

2025 OBJECTIVES

-50%

Exposure to climate risk: We reduced greenhouse gas emissions attributable to Bâtirente Funds' equity portfolios by 57%.

Active engagement

We held dialogues with 49 companies and had positive results for 38 of our objectives, 55% of which directly tied to our climate commitment.

+100%

Investment in the transition: We more than tripled our impact investments, from \$75M to \$225M, thereby helping fund a low-carbon economy while earning a competitive return.

Active collaboration

We contribute to numerous initiatives in order to emphasize their collective impact and, among other things, we are a founding member of Climate Engagement Canada (CEC).



We're always within reach!

Download* our Bâtirente mobile app to track your savings, anywhere, anytime!



Use it to:


- ▶ easily enrol and contribute to your plan;
- ▶ plan your future by setting savings goals for yourself;
- ▶ view your financial statements or account details, or even our Funds' performance;
- ▶ access a wealth of tips and tools thanks to our Financial Wellness Centre.



Contact us if you have any questions about your file or want to learn how to access your account online.

MEMBER SERVICES CENTRE
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Stay up-to-date!
Verify/update your email address in your file online to ensure you receive all the information and news about your group retirement savings plan. You can do so in the *My account* secure section or by speaking with a Member Services Centre agent.

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