



# Your ally for the management of union assets



## A natural alliance

Several unions and organizations affiliated to the CSN have chosen to entrust their financial assets to Bâtirente. Bâtirente's group retirement system has acquired a strong expertise in wealth management for over 30 years. Hence, by choosing Bâtirente, unions benefit from a high quality investment platform, ensure that their assets are invested in accordance with responsible investment practices, contribute to strengthen responsible finance with due respect of the common good and in line with union actions.



**BATIRENTE**

## Expertise, performance and liquidity

Collective bargaining, labour disputes, arbitration and professional expertise are all part of union life and can result in substantial outlays that must be dealt with at all times. Over the years, unions have generally accumulated funds in anticipation of such events.

Liquidity, flexibility and prudence are significant features when it comes to investing these assets. Bâtirente offers investment funds with capital preservation in mind. These funds carry a low level of volatility and provide a higher return potential than guaranteed funds.

## Competitive management fees

A non-profit organization, independent from financial institutions and intermediaries, Bâtirente has an advantageous pricing structure, which among other things, provides for rebates in management fees as a group's assets increase.



### Secure section

 [MY ACCOUNT](#)

### [batirente.com](#)

This secure section provides continuous access to daily account balances, monthly investment statements and Bâtirente Fund returns. It also allows you to download forms.



View the detailed Bâtirente Fund factsheets at [batirente.com](https://www.batirente.com)

## Bâtirente funds

All Bâtirente funds are accessible to unions and organizations that seek to invest their assets. The Treasury, Income and Patrimonial Funds provide unions with investment options tailored to their needs.

To manage these funds, Bâtirente uses a number of specialized investment management firms, most of which are based in Quebec. The selection criteria focus on their long-term results as well as the financial and extrafinancial risks such as environmental, social and governance factors (ESG) or through investments targeted for their positive social impact.

### Treasury Fund

Emphasizing capital security with limited risk and a high level of liquidity, the Bâtirente Treasury Multi Fund aims to generate interest income as well as capital appreciation over short- and medium-term horizons, through active management of short-term bond securities and money market securities.

**Risk tolerance: low**

### Income Fund

The Bâtirente Diversified Income Fund seeks to provide income by emphasizing short-term capital security.

**Risk tolerance: low**

### Patrimonial Fund

The Bâtirente Diversified Patrimonial Fund seeks to strike a balance between capital appreciation and income by emphasizing short-term capital security.

**Risk tolerance: low to moderate**



## Other funds available

### DIVERSIFIED FUNDS

- Bâtirente Diversified Energetic Fund
- Bâtirente Diversified Intrépid Fund
- Bâtirente Diversified Provident Fund

### FIXED INCOME SECURITIES

- Bâtirente Money Market Fund
- Bâtirente Bond Multi Fund

### EQUITY

- Bâtirente Canadian Equity Multi Fund
- Bâtirente Global Equity Multi Fund
- Bâtirente Global Small Cap Equity Multi Fund

# About Bâtirente

Bâtirente is a group retirement system created in 1987 at the initiative of the CSN. It allows 25,000 workers, grouped in over 300 labour unions, to benefit from pension plans tailored to their needs by pooling their savings.

A leader in responsible investing, Bâtirente believes that actively managing its investee companies' environmental, social and governance (ESG) risks helps ensure long-term economic and social development, as well as sound capitalization of the pension plan, which are both required for sustainable financial performance.

## Questions? Contact us:

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