



BATIRENTE 35^{years}
2022 Highlights



**My retirement.
Our strength.**



Bâtirente celebrates 35 years of forward thinking



After two years of lockdowns, the Bâtirente team was very glad to be able to gather with its groups, members and CSN partners in person again. As a trusted partner of labour unions, it was on the ground with its various collaborators so it could continue its mission of guiding members on their path to financial well-being until retirement.

We are pleased to see the unwavering loyalty of our groups, which is evident from their active, regular participation at the annual general meeting. In 2022, groups once again attended the hybrid meeting. The team was really happy to come together with its partners and group representatives after two years of doing so only virtually.

Moreover, 2022 was also marked by a strategic reflection exercise, during which Bâtirente's board and team adopted ambitious targets to be reached by 2025 and articulated the following values for the organization: integrity, solidarity, social responsibility, proximity, collaboration and excellence.



The Bâtirente community

As a Bâtirente member, you

- ▶ belong to a community of **26,404** members
- ▶ are part of a collective of **318** groups based throughout Québec and Ontario
- ▶ have savings of **\$945.1M**
- ▶ pay an average management fee rate of **0.905%** and have thereby benefited collectively from fee discounts of more than **\$8.1M** compared to standard rates*

** Data as of December 31, 2022.*

Communication with our members is crucial and it is one of the supporting pillars to ensure you achieve your retirement goals. That's why, for the past several years, we have been developing and expanding our digital service offer and communications.

In fact, in 2022, Bâtirente introduced a new feature—a mobile app giving access to a variety of interesting articles on topics like savings, finances and retirement. In addition to securely tracking your account, you can now enrol in and contribute to your plan much more easily; plan your future by setting savings objectives; and view your financial statements and account details or even our funds' performance.

Each year, we entrust the SOM market research firm with the task of conducting our plan member satisfaction survey. In 2022, you gave Bâtirente a score of 8.5/10 when it came to your confidence in us. We are grateful for this result, as it indicates your appreciation for our entire team's efforts.

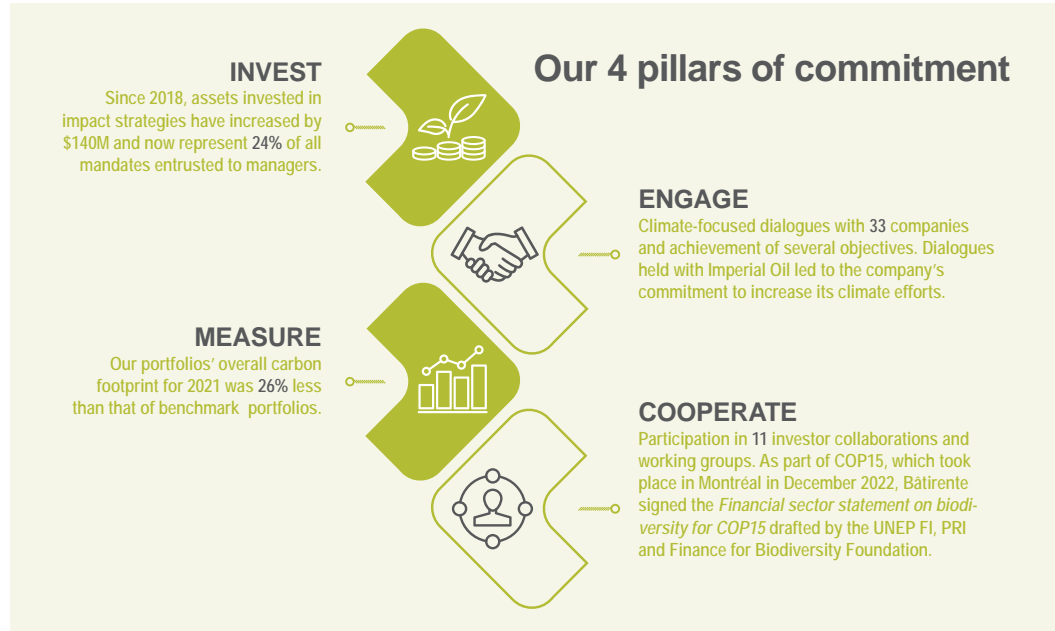
Bâtirente is determined to accompany its members throughout their journey, to guide them as they transition to retirement and continue supporting them during this critical period in their lives. We take pride in knowing that Bâtirente's family of retired members and their assets keep growing!

By the end of 2022:

- ▶ There were **2,420** members aged 65 and older, and their assets in Bâtirente plans totalled **\$154.9M**.
- ▶ Accumulated savings held in RRIFs and LIFs grew to **\$102.9M**.
- ▶ Amounts transitioned from accumulation plans to benefit plans increased from **\$21M** to **\$25M**.

A solid retirement system, a trusted partner of the CSN

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.



For more information, visit the *Responsible Investment* section on [batirente.com](https://www.batirente.com)



We are committed to climate action

Bâtirente's investment decisions are geared toward preserving and growing the savings of our 26,404 members. For that reason, we have integrated the important dimension of extra-financial risks and sustainable

development into our investment strategies. We are convinced that this is profitable for our members and protects their future as well as that of their children and grandchildren, in addition to generating a positive social impact and

contributing to the well-being of our planet. As a responsible investment leader, Bâtirente unveiled its ambitious climate commitment in 2020. Since then, we have undertaken concrete actions that bring us closer to achieving our goals by 2025.

OUR OBJECTIVES FOR 2025

<p>-50% Exposure to climate risk</p>	<p>We reduced our carbon footprint by 16% in three years and are more confident of reaching our goal by 2025.</p>
<p>+100% Investment in the transition</p>	<p>Our assets invested in impact strategies amount to \$216M, and these contribute to environmental solutions and the transition to a low-carbon economy.</p>
<p>Active engagement</p>	<p>We hold dialogues with numerous companies to encourage them to adopt sustainable business models for the climate.</p>
<p>Active collaboration</p>	<p>In connection with COP15, which took place in Montréal in December 2022, Bâtirente signed the <i>Financial sector statement on biodiversity for COP15.</i></p>



We're always within reach!

Download* the 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, details of your account 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


Monday to Friday, 8 a.m. to 8 p.m.

Phone: 1-800-463-6984

Email: batirente@dsf.ca

Stay up-to-date!

Verify 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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