

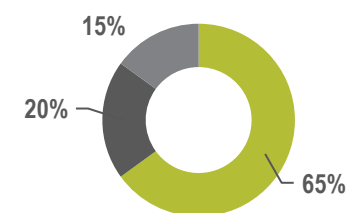
BÂTIRENTE FUNDS

Gross rate of return (%)¹ as at October 31, 2023

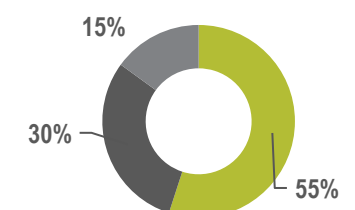
BÂTIRENTE FUNDS	Year to date	Annualized returns				
		3 months	1 year	3 years	5 years	10 years
Diversified Income	1.33	-2.20	3.40	1.87	2.40	3.36
Diversified Patrimonial	1.17	-3.08	3.62	2.44	2.53	3.75
Diversified Provident	1.37	-4.59	4.44	3.90	4.80	5.59
Diversified Intrepid	1.91	-5.30	5.50	5.40	5.73	6.70
Diversified Energetic	1.98	-5.84	5.82	6.20	6.16	7.16
Money Market	4.22	1.36	4.99	2.07	2.04	1.62
Treasury Multi	2.59	0.92	3.48	0.00	1.87	1.89
Bond Multi	-0.13	-2.26	1.16	-2.90	1.14	2.02
Canadian Equity Multi	1.72	-5.98	1.78	14.46	7.85	6.27
Global Small Cap Equity Multi	0.69	-9.55	6.09	7.31	6.12	9.94
Global Equity Multi	4.01	-5.86	9.02	5.93	8.18	10.08

BÂTIRENTE DIVERSIFIED FUNDS

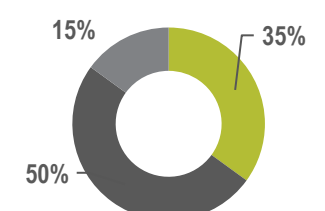
INCOME



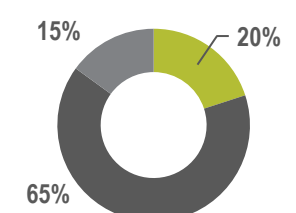
PATRIMONIAL



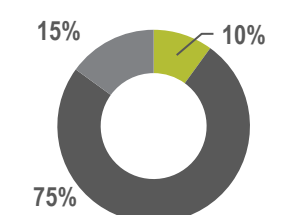
PROVIDENT



INTREPID



ENERGETIC



■ Fixed Income
■ Equity
■ Alternative Investments

¹ Rates of return are gross of management fees, but net of operating expenses. Individual rates of return depend on the fees paid by individuals, based on the agreement signed with their group according to the Bâtirente Fee Policy available on our website batirente.com/en/management-fee-policy. Past rates of returns are not indicative of future rates of returns.

GUARANTEED FUNDS

Redeemable compound rate investment (%)

GUARANTEED FUNDS	1 year	3 years	5 years
October 31, 2023	4.60	4.45	4.50

For information on investment options, please contact our Member Services Centre at 1 800 463-6984.

You will find information on each of the Bâtirente Funds on our website batirente.com.

We suggest that you complete your investor profile as well as On Target Retirement[®], our retirement income planning tool, which you will find in your online account. Our Member Services Centre can guide you in using these tools.

[®] Registered trademark owned by Desjardins Financial Security Life Assurance Company.

TRAJECTORY PATH

Estimated gross rate of return (%)¹ as at October 31, 2023

Path / Age ²	Year to date	Annualized returns				
		3 months	1 year	3 years	5 years	10 years
Secure / 30 years old	1.94	-5.56	5.66	5.98	6.04	7.10
Balanced / 30 years old	1.98	-5.84	5.82	6.20	6.16	7.16
Growth / 30 years old	1.98	-5.84	5.82	6.20	6.16	7.16
Secure / 40 years old	1.68	-5.00	5.05	4.90	5.43	6.57
Balanced / 40 years old	1.85	-5.22	5.39	5.43	5.75	6.89
Growth / 40 years old	1.94	-5.56	5.66	5.98	6.04	7.10
Secure / 50 years old	1.35	-4.42	4.35	3.97	4.86	5.90
Balanced / 50 years old	1.54	-4.81	4.77	4.47	5.17	6.22
Growth / 50 years old	1.68	-5.00	5.05	4.90	5.43	6.57
Secure / 60 years old	1.20	-2.92	3.58	2.65	3.02	4.45
Balanced / 60 years old	1.27	-3.79	4.01	3.38	4.11	5.29
Growth / 60 years old	1.35	-4.42	4.35	3.97	4.86	5.90
Secure / 70 years old	1.29	-2.42	3.46	2.04	2.44	3.57
Balanced / 70 years old	1.26	-2.57	3.49	2.21	2.48	3.81
Growth / 70 years old	1.20	-2.92	3.58	2.65	3.02	4.45

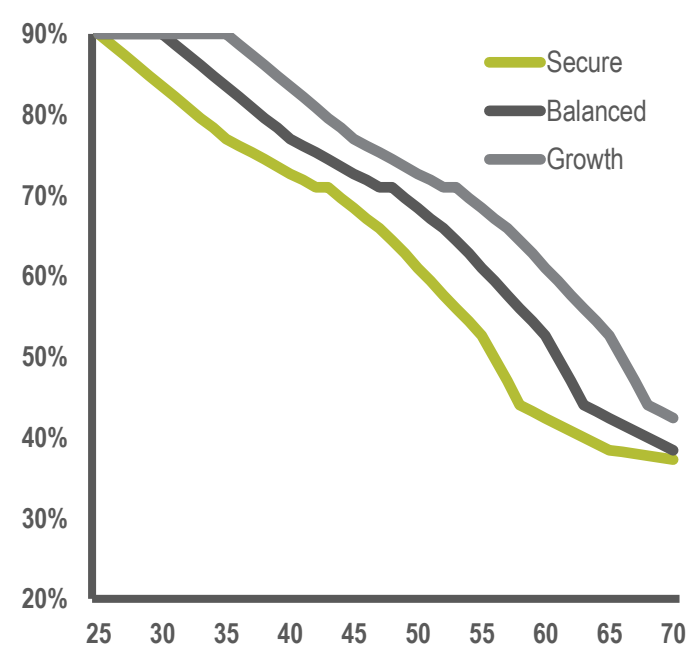
YOUR TRAJECTORY PORTFOLIO

With this approach, your investment portfolio's asset mix adjusts automatically based on your age, while taking your risk tolerance into account.

Over time, Trajectory combines two out of the five Bâtirente Diversified Funds in proportions that provide you with optimal asset allocation from year to year.

To find out the performance of your Trajectory portfolio as well as its current composition, consult your online account at batirente.com/en/my-account. If you do not yet have access to your online account, contact the Member Services Centre at 1 800 463-6984.

EVOLUTION OF WEIGHTING IN ACTIONS ACCORDING TO AGE IN EACH OF THE PATHS



¹ The returns shown are estimated based on the composition of the paths on the effective calculation date and the historical returns of the funds that make them up. Past rates of returns are not indicative of future rates of returns.

² The returns shown assume a participant who has reached the age indicated on the effective calculation date.

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