



The Responsible Investor's Guide

Be part of the solution!



GREENWISE™
PORTFOLIOS



Responsible Investing

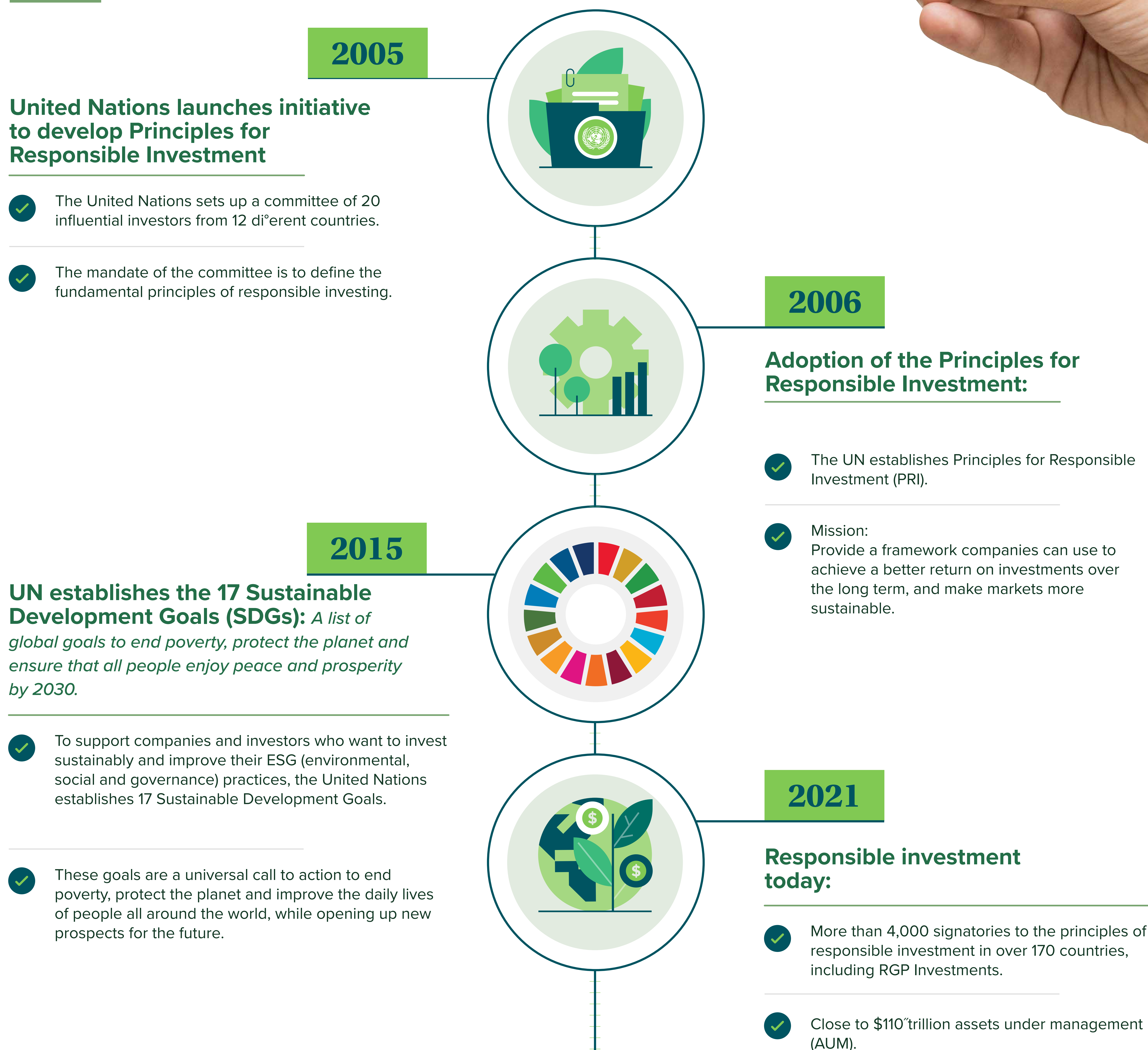


GREENWISE™
PORTFOLIOS

What is Responsible Investing?

Responsible investing means considering more than just the financial indicators when investing; it means assessing the positive and negative impacts of business operations.

A brief history of Responsible Investing:



Understanding Responsible Investment

Three Main Pillars:



Environment (E)



Social (S)



Governance (G)

- ✓ Climate Risk
- ✓ Scarcity of Natural Resources
- ✓ Pollution and Waste

- ✓ Issues related to Work and Product Reliability
- ✓ Risks to Data Security
- ✓ Opposition from stakeholders

- ✓ Corporate Governance
- ✓ Quality and Effectiveness of Boards of Directors
- ✓ Diversity and Equality



1 NO POVERTY



To create sustainable jobs and foster equality, economic growth must be shared.

2 ZERO HUNGER



The food and agriculture sector offers key pathways to development and is central to the eradication of hunger and poverty.

3 GOOD HEALTH AND WELL-BEING



Helping people live healthy lives and supporting the health and well-being of all is vital to sustainable development.

4 QUALITY EDUCATION



Getting a good education is fundamental to improving people's lives and sustainability.

5 GENDER EQUALITY



Equality of the sexes is not only a basic human right, it is also critical to creating a peaceful, prosperous and sustainable world.

6 CLEAN WATER AND SANITATION



Providing universal access to clean water is vital to creating the world we want to live in.

7 AFFORDABLE AND CLEAN ENERGY



Green energy is an opportunity to change lives, the economy and the planet.

8 DECENT WORK AND ECONOMIC GROWTH



To truly eliminate poverty, we need to reconsider and reframe our economic and social policies.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Investment in infrastructure is vital to achieving sustainable development.

The 17 Sustainable Development Goals of United Nations



10 REDUCED INEQUALITIES



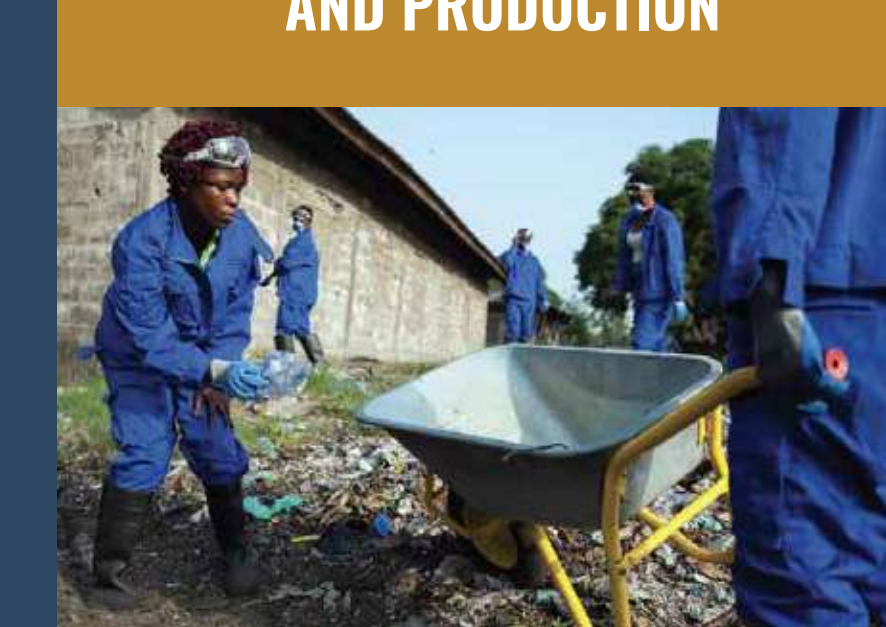
Reduce inequalities within and between countries.

11 SUSTAINABLE CITIES AND COMMUNITIES



The future we want has cities that offer diverse opportunities for all.

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



The goal of sustainable consumption and production is to "do more and better with less."

13 CLIMATE ACTION



The fight against global warming cannot be separated from the drive to sustainability.

14 LIFE BELOW WATER



Wise and careful management of our oceans is vital for a sustainable future.

15 LIFE ON LAND



Deforestation and desertification pose major challenges to sustainability.

16 PEACE, JUSTICE AND STRONG INSTITUTIONS



We need to foster peaceful and inclusive societies, with access to justice for all and strong, responsible and effective institutions at all levels.

17 PARTNERSHIPS FOR THE GOALS



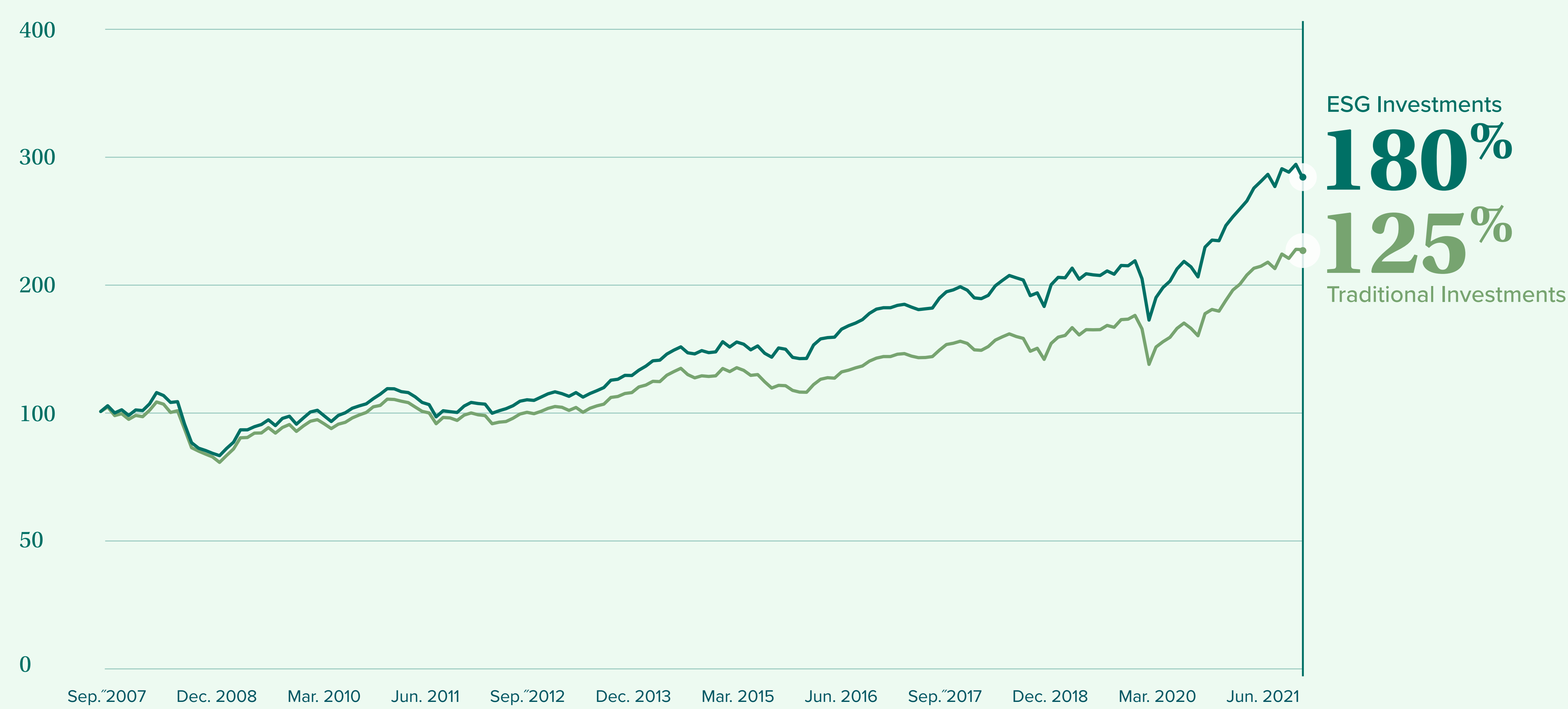
Sustainability requires inclusive partnerships built on shared principles and values, a common vision, and common goals.

**SUSTAINABLE
DEVELOPMENT
GOALS**

Performance

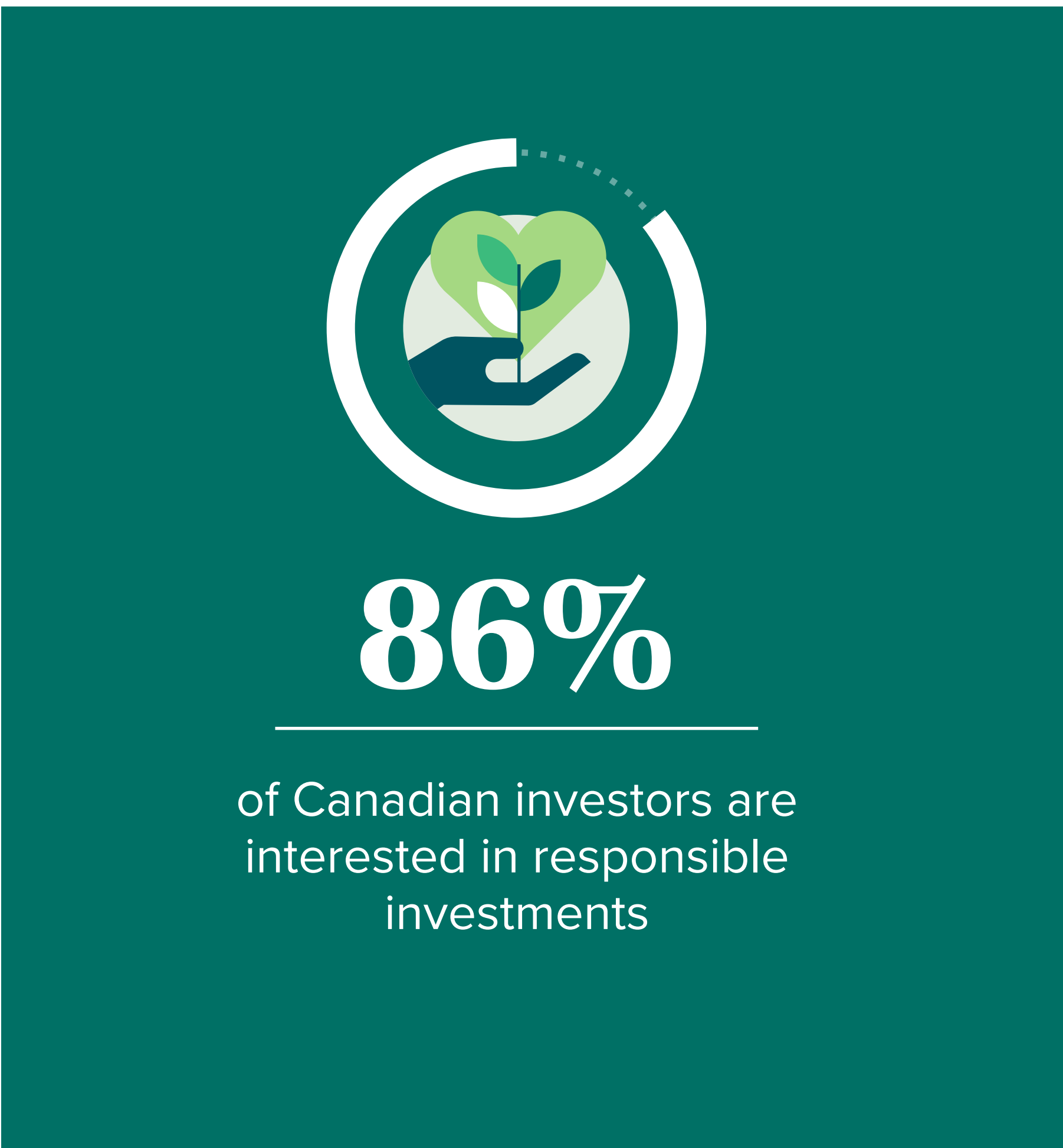
True or false: Responsible investing hurts the investor's returns?

FALSE: In fact, organizations that adopt practices in line with responsible investing outperform.

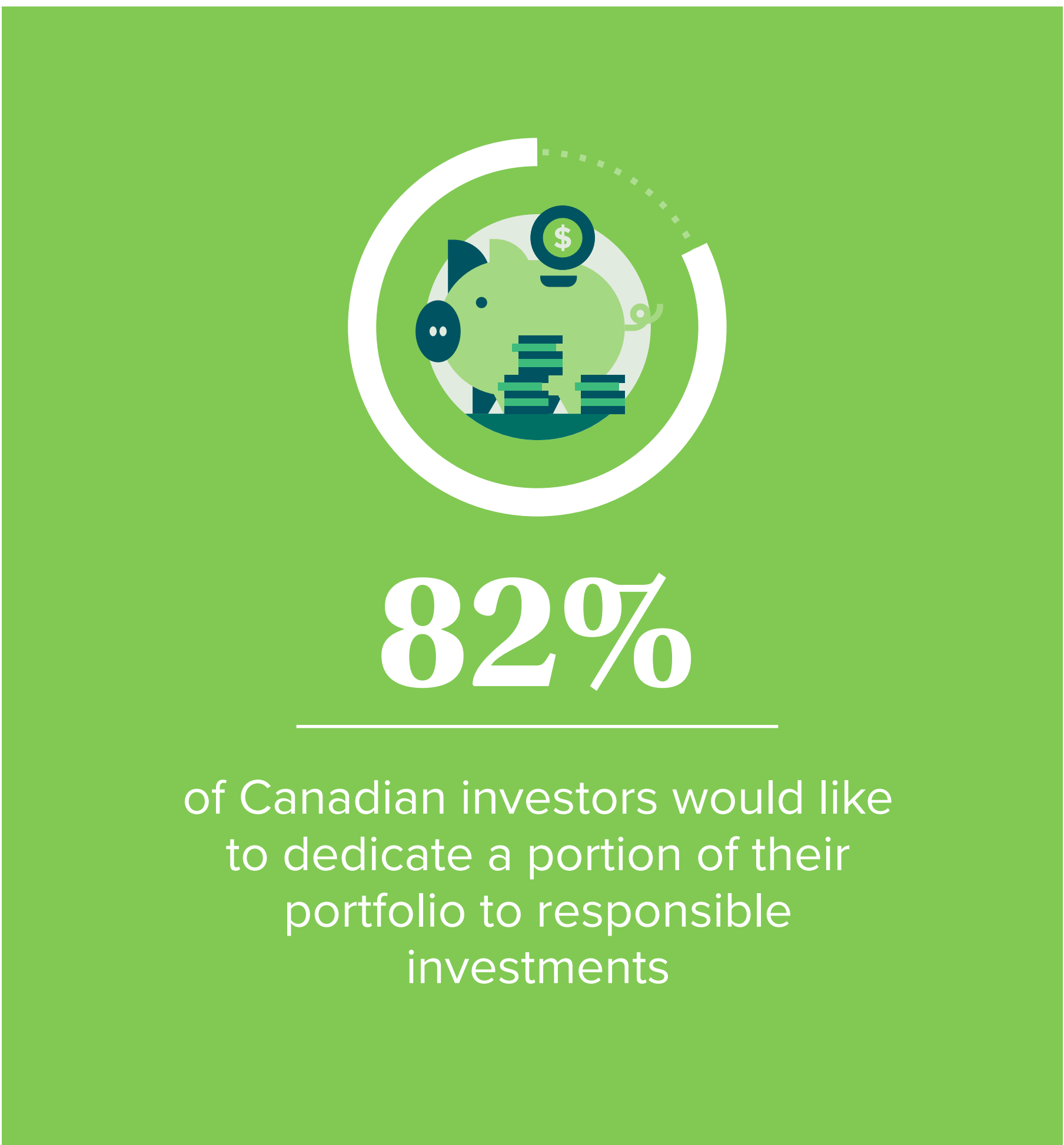


Morningstar direct, as at 06/30/2022
The graph is only meant to show how the performance of ESG investing has evolved since September 2007.

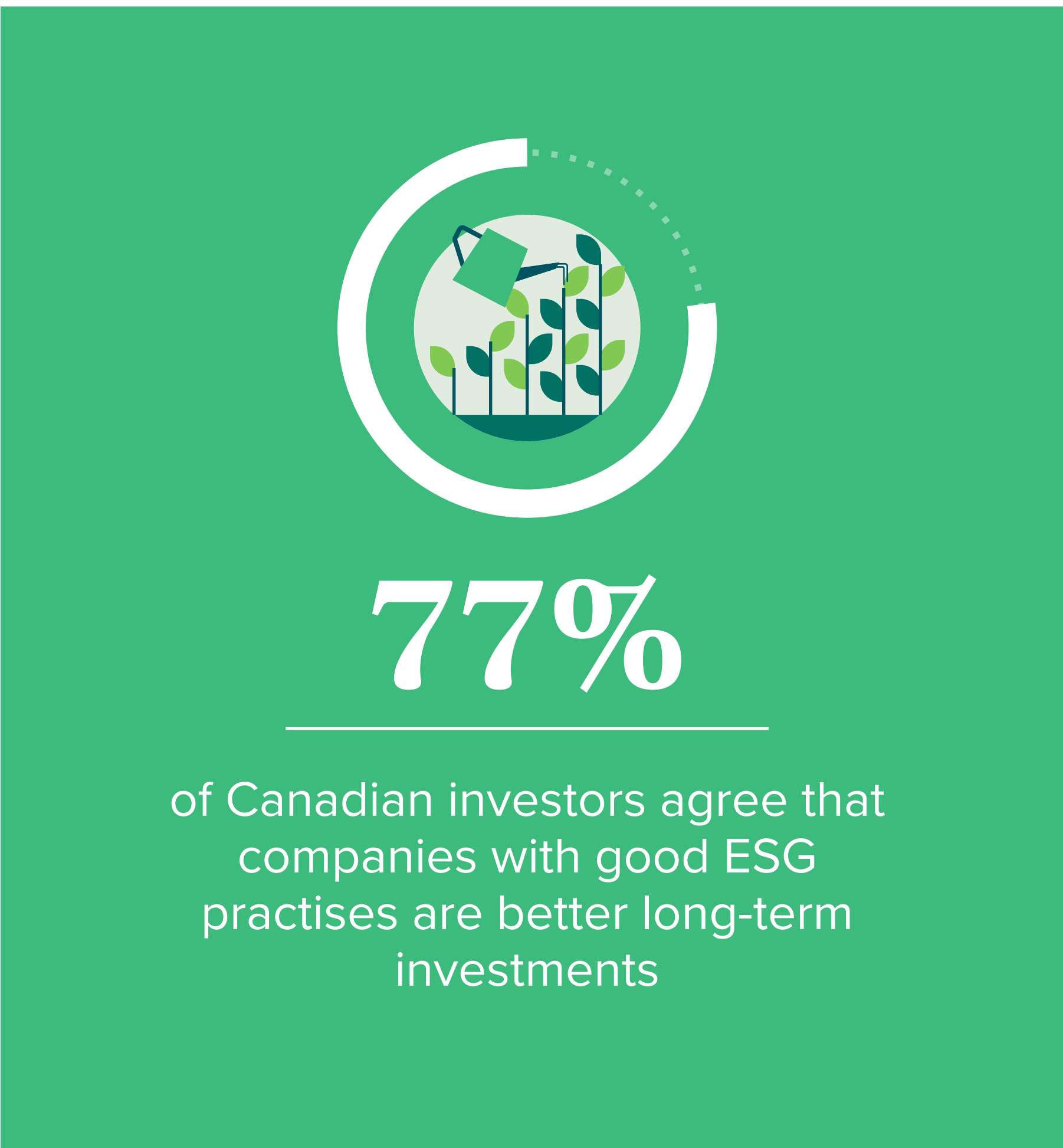
The Growing Popularity of Responsible Investing



Morgan Stanley 2019

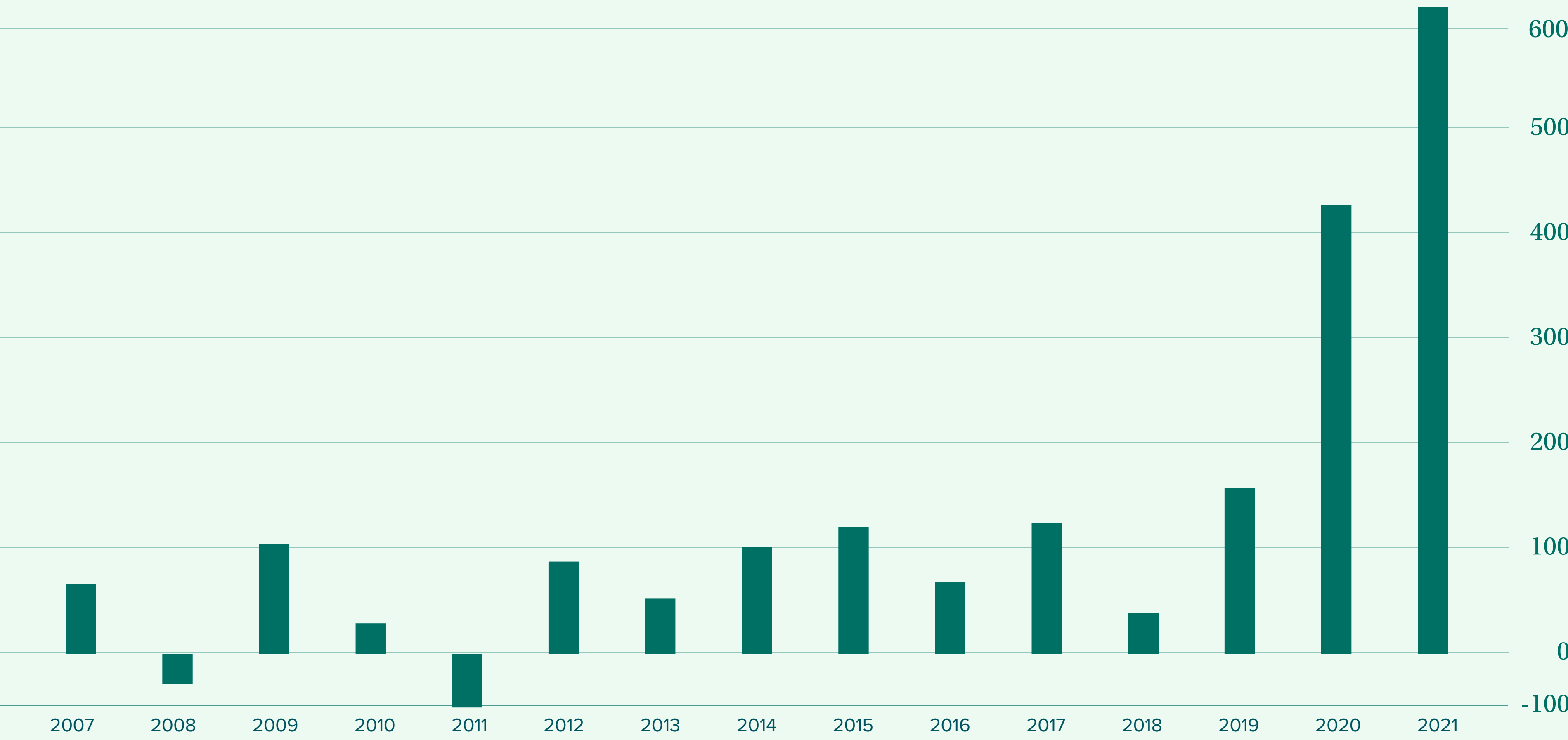


<https://www.riacanada.ca/fr/>



<https://www.riacanada.ca/fr/>

Capital Flowing



Morningstar direct, as at 06/30/2022

The capital flowing into responsible investments has seen exponential growth in recent years.



GreenWise Portfolios:

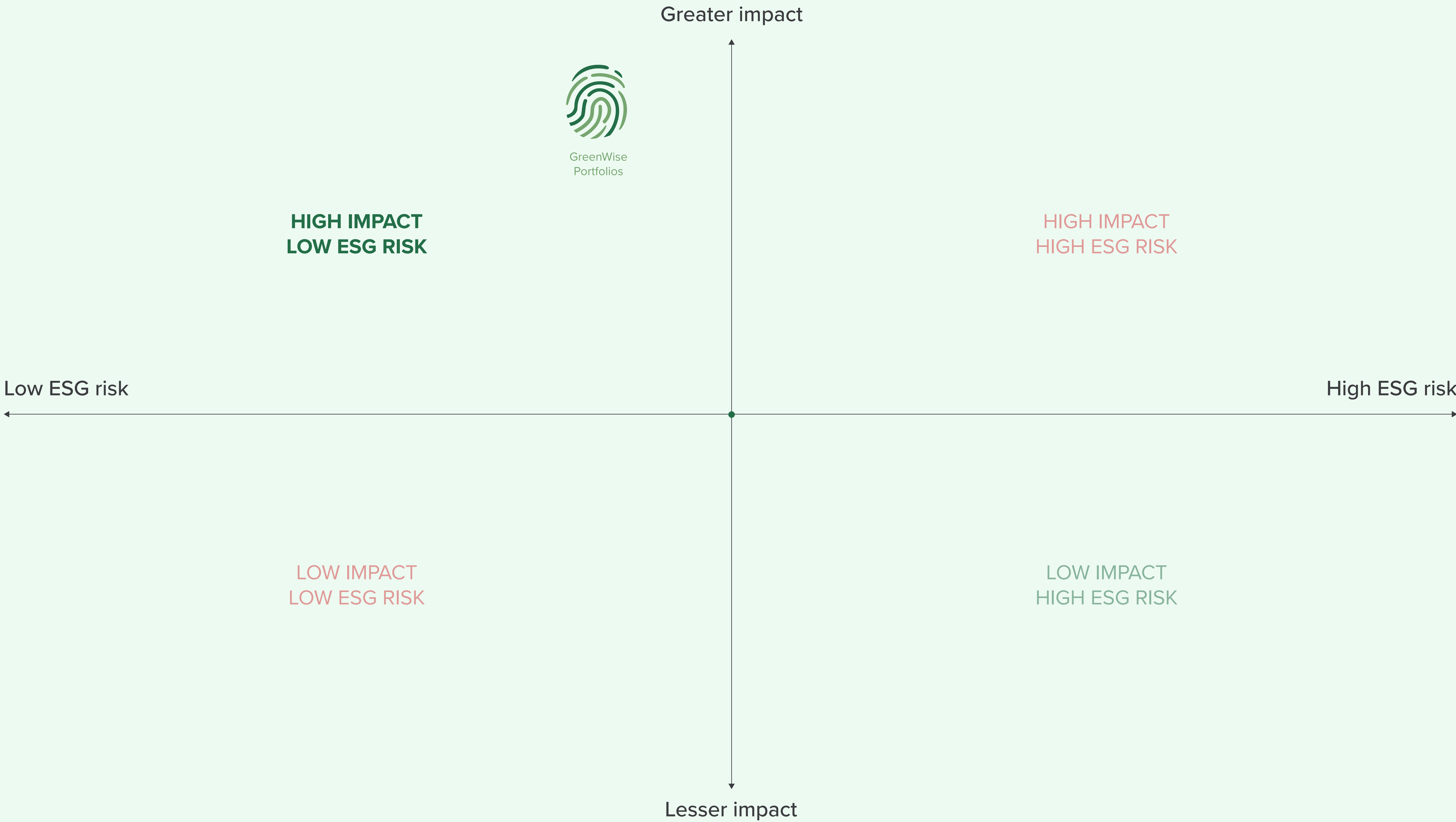
Help build a better
future by maximizing
the impact of every
dollar invested.

Be part of the solution!

Our investment philosophy

Maximizing impact while minimizing ESG risk

Impact vs ESG Risk



Why GreenWise?

You want:



To invest aligned with your values.



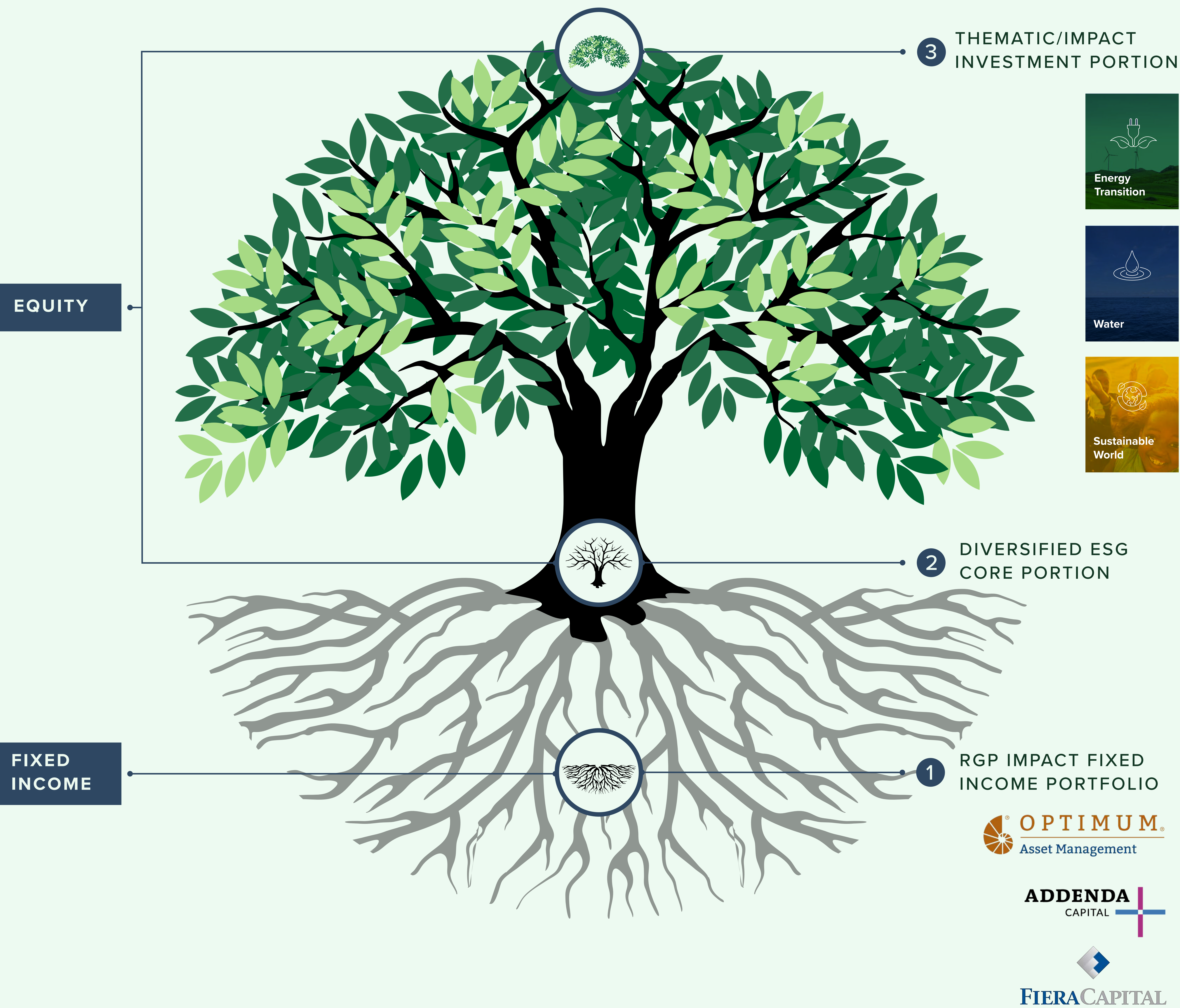
To make a difference for future generations.

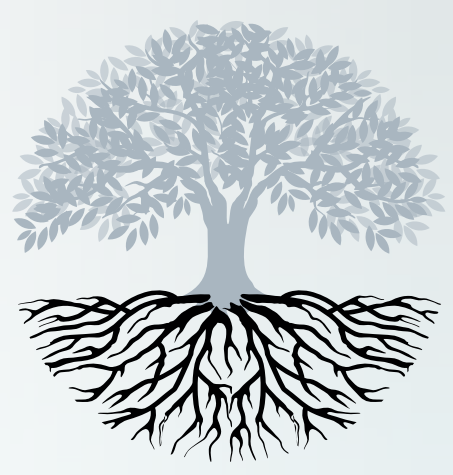


To invest without compromising your returns, society, or the environment.

Construction of GreenWise portfolios

Three key components





1. Fixed Income—RGP Impact Fixed Income Portfolio

- ✓ Contribute to financing companies or projects that are beneficial to the environment and society.
- ✓ Benefit from the expertise of renowned institutional managers
- ✓ **Three Canadian asset managers** with recognized leadership in impact fixed income investing and proven track records.

See the section dedicated to RGP Impact Fixed Income Portfolio on <https://portefeuillesgreenwise.com/en/impact-fixed-income/>

ADDENDA
CAPITAL

 **OPTIMUM**
Groupe financier

 **FIERACAPITAL**

Example of project the fund helps support:



Algonquin Power Green Bond

Climate change

Sector of Interest



Renewable energy

Description



This green bond will be used to finance and/or refinance investments made in renewable power generation assets or businesses and to support the development of clean energy technologies.

Impact Measurement



- Renewable energy produced on-site
- Renewable energy generation capacity

Related Sustainability Objectives



7 AFFORDABLE AND
CLEAN ENERGY



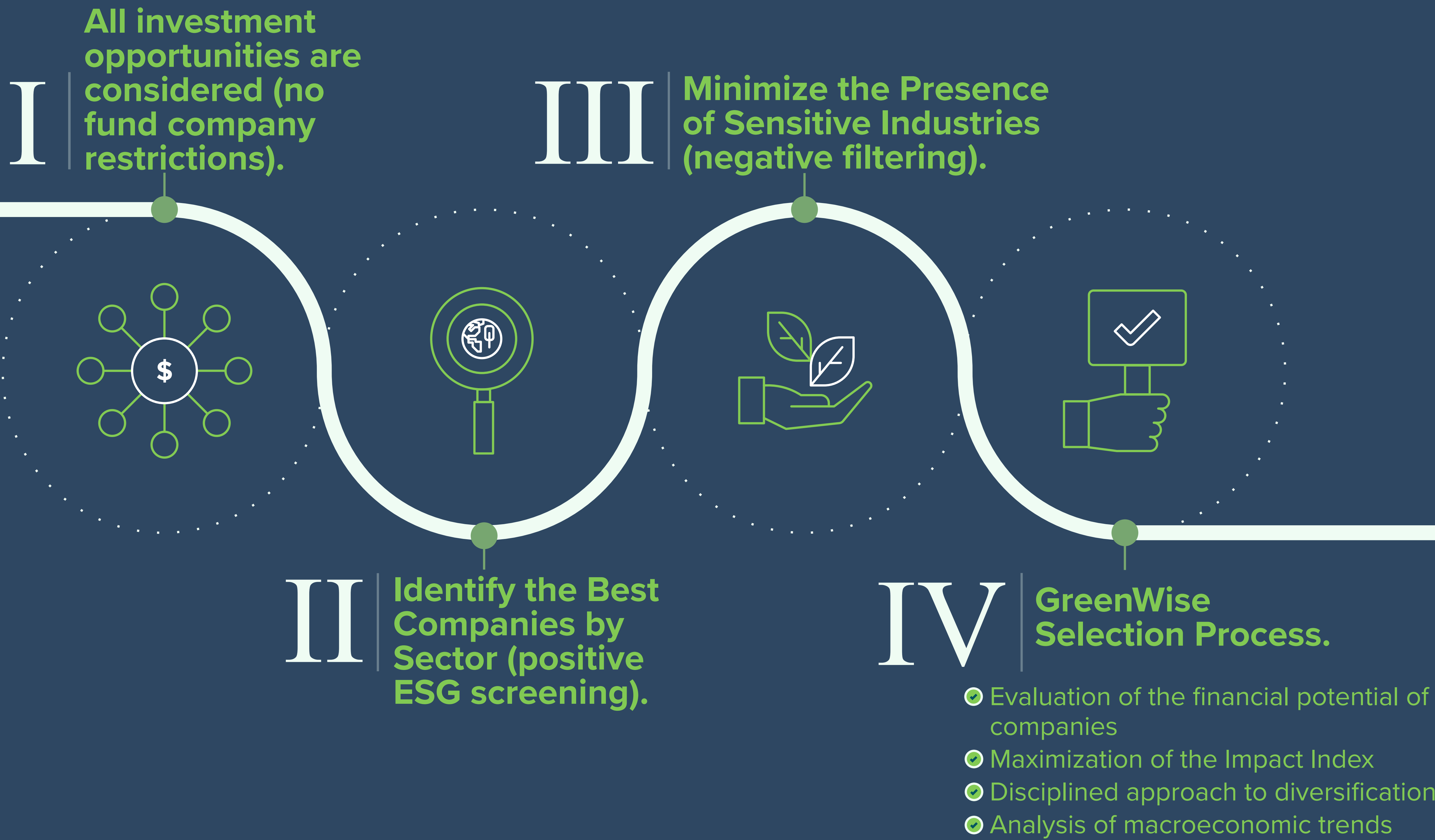
13 CLIMATE
ACTION





2. Equity—Diversified ESG Core

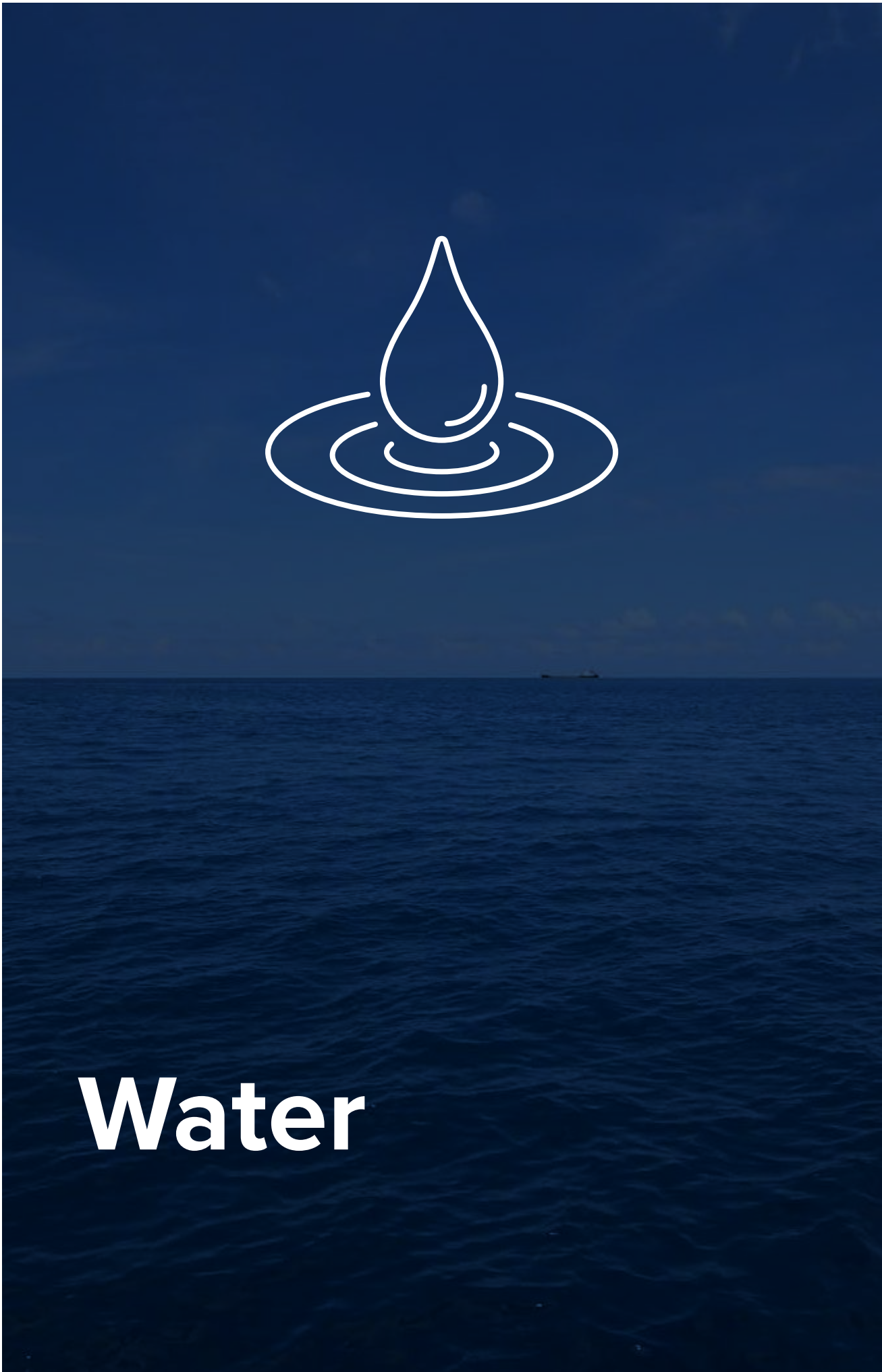
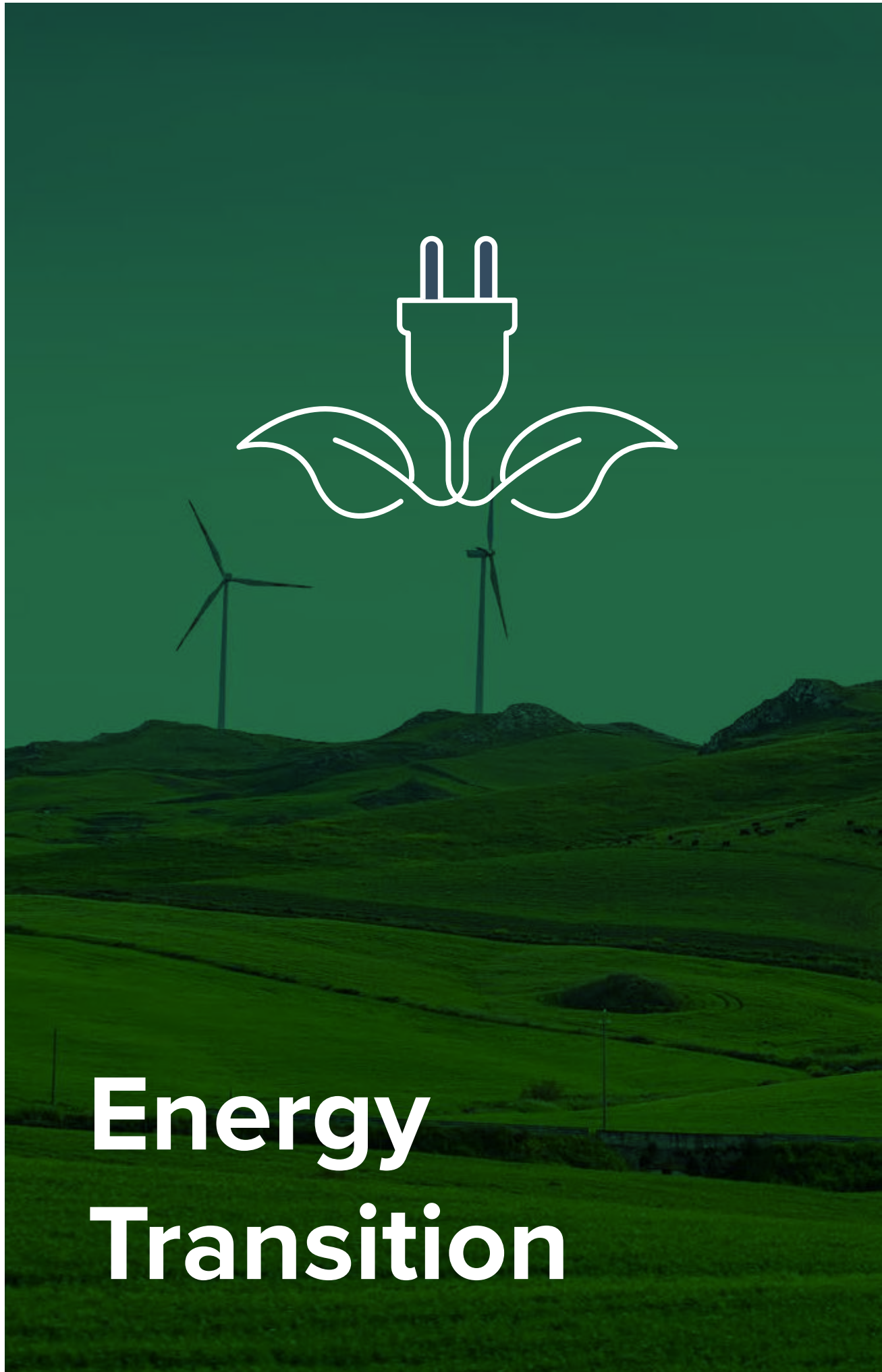
Our highly conscientious managers are completely independent.



3. Equity—Thematic/Impact Investment

Objectives

Maximize positive impact on the planet and society.
Seize future financial opportunities.

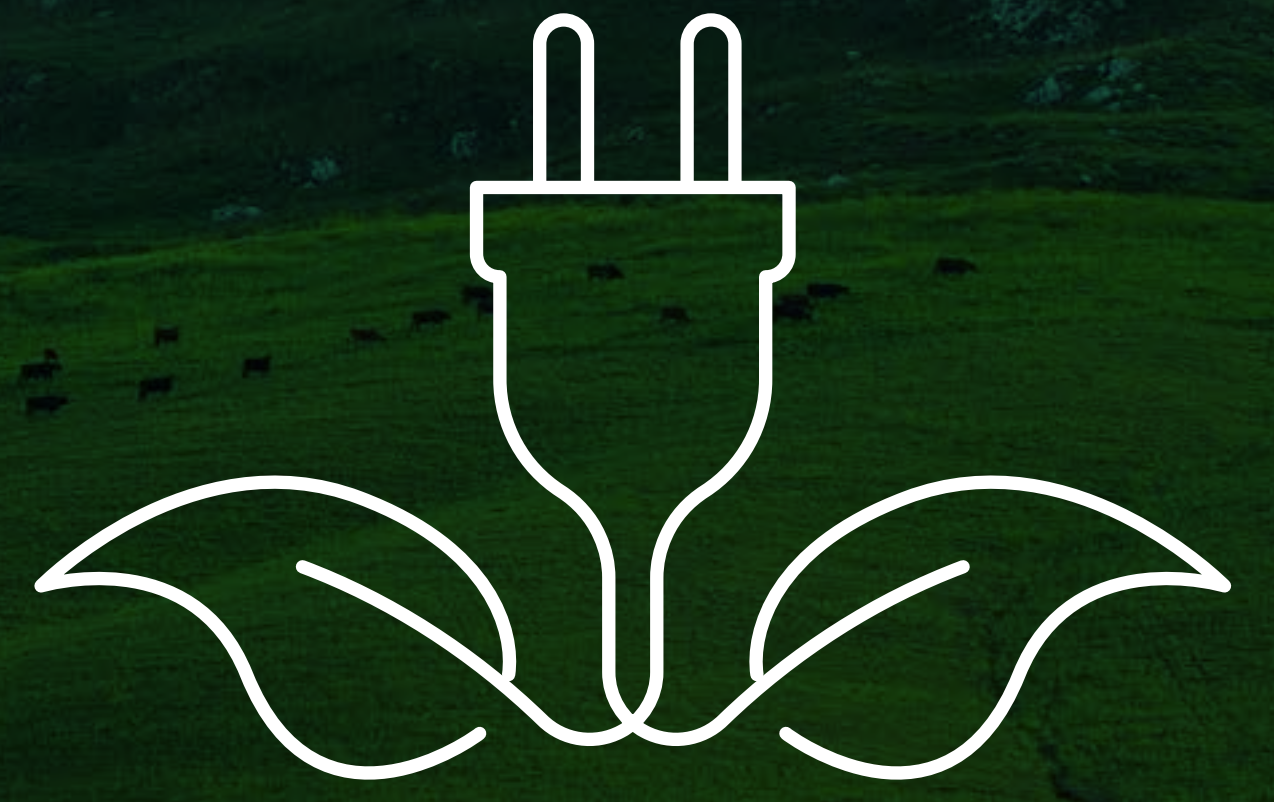




3. Equity—Thematic/Impact Investment

1

Energy Transition



Examples of industries involved in the energy transition theme include:

Utilities



Smart Grid



Clean hydrogen



Solar and wind energy



3. Equity—Thematic/Impact Investment

2 Water



Less than 1% of the world's water is potable and accessible.

Access to water



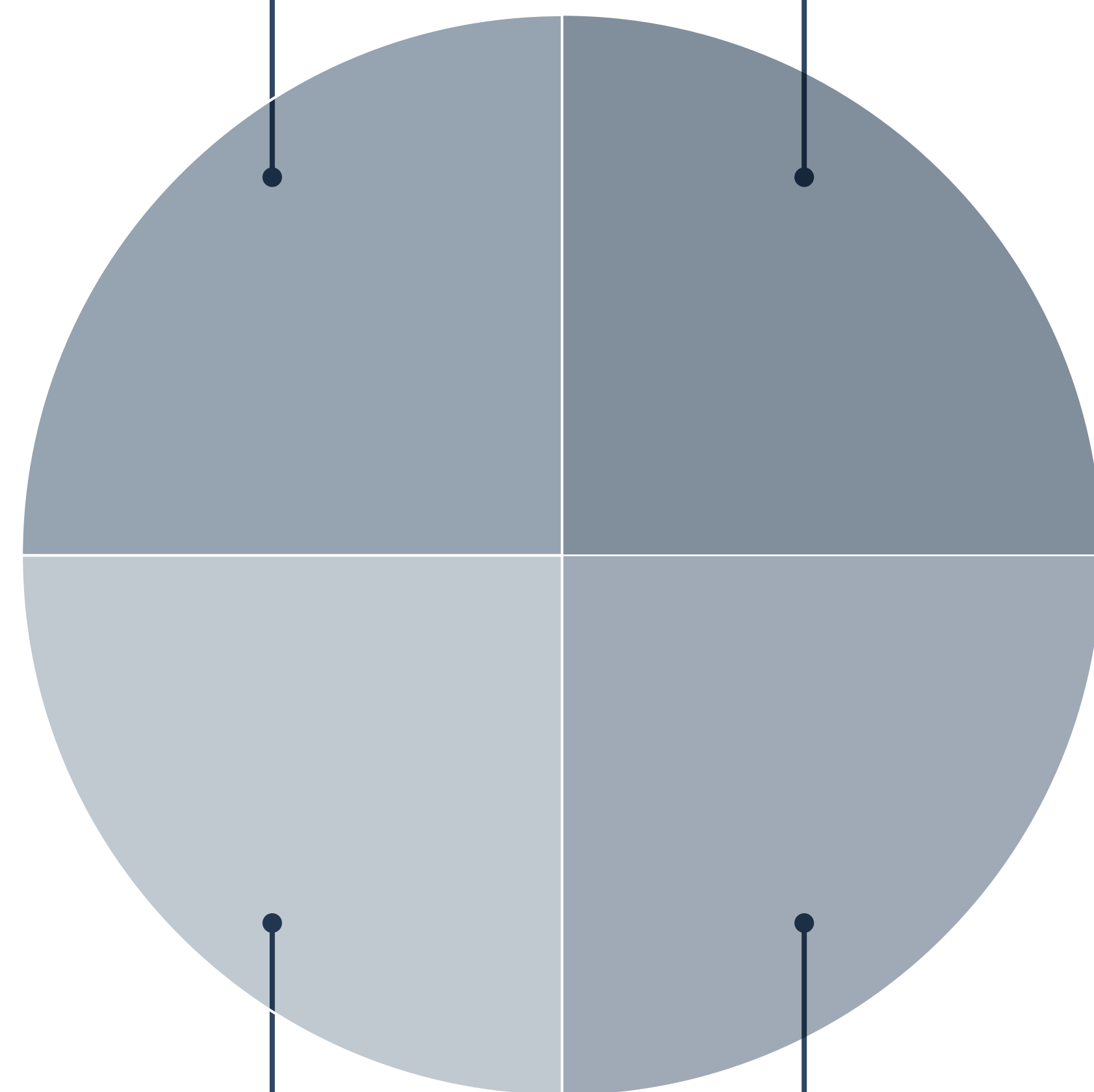
Technology solutions



Industrial companies



Engineering and consulting





3. Equity—Thematic/Impact Investment

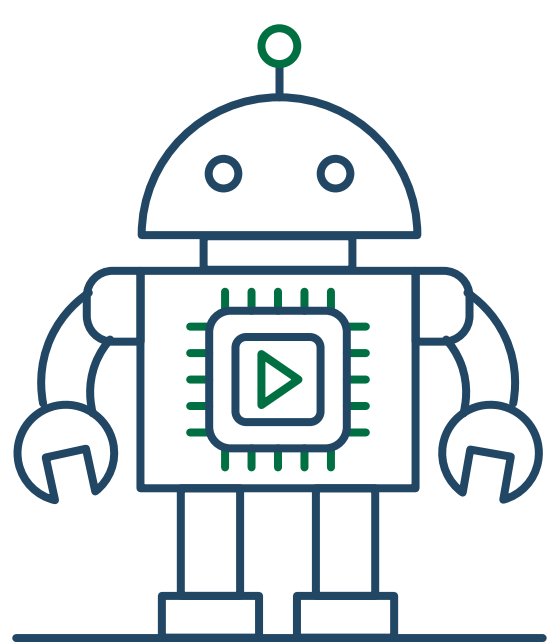
3

Sustainable World



SUSTAINABLE DEVELOPMENT GOALS

Automation



Education/Knowledge



From field to plate



Health/Wellness



IT security



- ✓ The Sustainable Development Goals or Global Goals are a collection of 17 interlinked global goals designed to be a “shared blueprint for peace and prosperity for people and the planet, now and into the future.”
- ✓ The SDGs were set up in 2015 by the United Nations General Assembly and are intended to be achieved by 2030.

In addition to focusing on positive areas,
none of the three Greenwise portfolios hold
any companies whose primary activity is in
the following sensitive industries.*



Intensive Agriculture

(GMO, Pesticides,
Palm Oil)



Vice

(Gambling, Tobacco,
Alcohol)



Oil and Gas

(Drilling, Operations, etc.)



**Weapons and
Military Contracts**



Coal

GreenWise Conservative Portfolio, GreenWise Balanced Portfolio and GreenWise Growth Portfolio. As of 31/05/2022.

**THE GREENWISE BALANCED PORTFOLIO VS. TRADITIONAL INVESTMENT shows the portfolio's exposure to sensitive industries, comparing it to the MSCI index that represents the industry in question. The data are from Morningstar.*

**Positive and harmful sectors are groupings of industries and sub-industries created by RGP Investments based on their positive or harmful Morningstar ranking. The presence of each industry and sub-industry in the portfolio analyzed is calculated by comparing their exposure to that of all the securities and investment funds in the Morningstar database. The traditional investment result is drawn from MSCI World Index data.*

GreenWise, the cornerstone of a future-oriented Responsible Investment philosophy.

RGP Investments take action:



Recipient of 2 RiA Leadership Awards in 2022 by RiA in 2022:

Integration Award

Market Education Award



INVESTMENTS™



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Please visit the RiA website for full details of these awards. <https://www.riacanada.ca/news/2022-ria-leadership-award-winners-finalists/>

The GreenWise Portfolios

By design, the GreenWise portfolios bring together the top responsible investment mandates available to offer a modern, leading-edge product. This is an approach to sustainability that seeks to protect our future by reducing our impact on the planet.

No longer do investors have to choose between investing responsibly and achieving strong returns.

Take advantage of these portfolio solutions that address sustainability and materiality effectively to support investors’ real values.

Be part of the solution!

CONSERVATIVE



This asset mix is primarily focused on fixed-income securities. It also has a stock component to offer good growth in capital and increase the portfolio’s potential for long-term growth.

BALANCED



This asset mix is weighted more toward long-term growth of capital. To reduce overall portfolio volatility it also has a significant component in fixed-income securities.

GROWTH



This asset mix is for investors who are looking for a significant increase in capital over the long term. This portfolio has a bond component to balance out the short-term volatility of the equity component.

GreenWise Portfolio Conservative

	SERIES A	SERIES F
Codes	RGP600	RGP603
Management Fee (*)	1.70%	0.70%
Trailer Fee	1.00%	N/A

GreenWise Portfolio Balanced

Codes	RGP700	RGP703
Management Fee (*)	1.80%	0.80%
Trailer Fee	1.00%	N/A

GreenWise Portfolio Growth

Codes	RGP800	RGP803
Management Fee (*)	1.90%	0.90%
Trailer Fee	1.00%	N/A

(*) Trailer Fees are included in Management Fees. Please read a fund's prospectus before investing and to understand all applicable fees

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Notes on forward-looking statements:

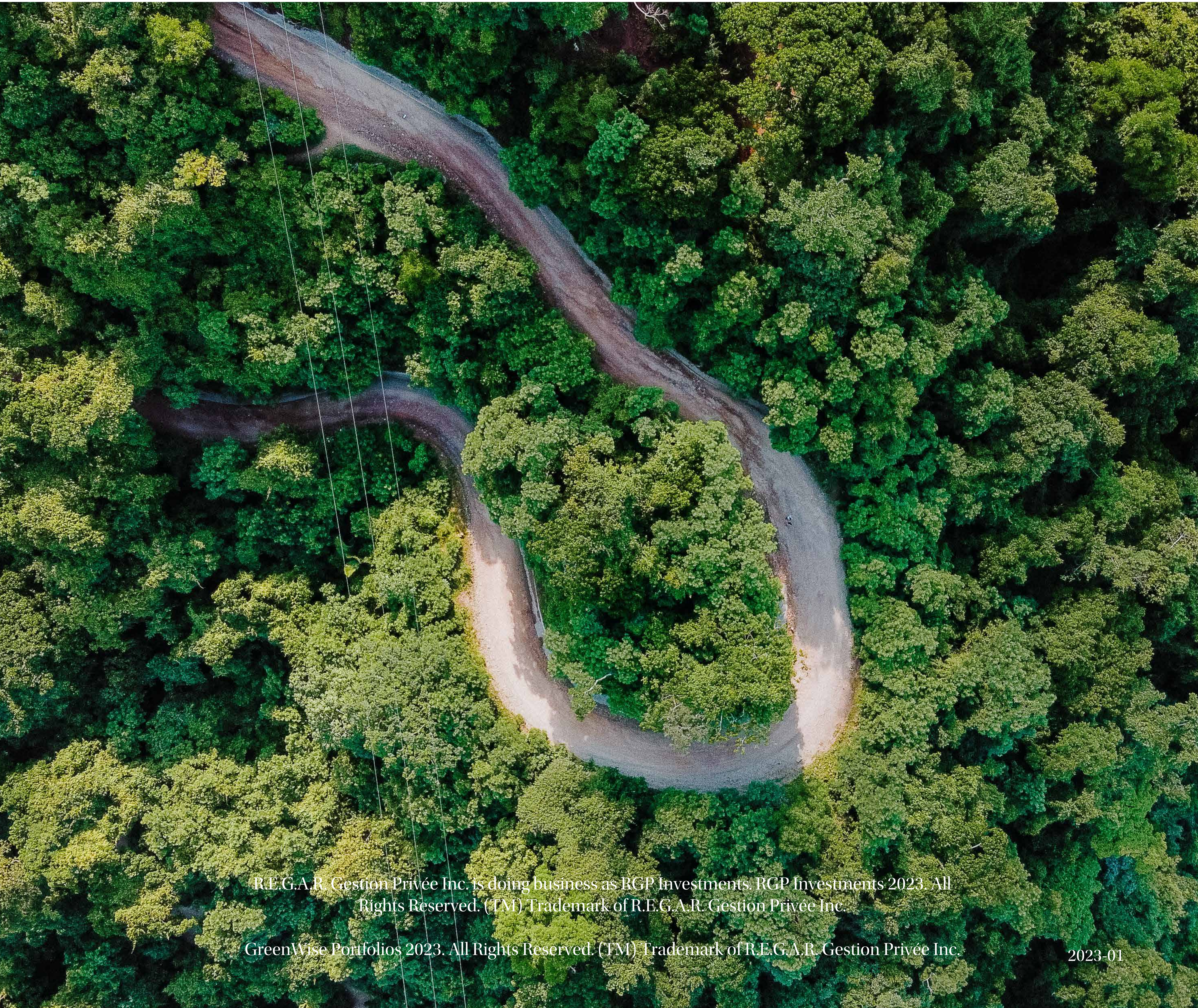
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