

Important information & regulatory disclosures for clients

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OVERVIEW

This document provides important information about **Desjardins Global Asset Management Inc. ("DGAM")**.

DGAM is an indirect wholly owned subsidiary of the Fédération des caisses Desjardins du Québec (the "Federation"). Its head office is in Montreal, Quebec. DGAM's main regulatory authority is the Autorité des marchés financiers ("AMF"), where it's registered in accordance with the applicable securities legislation as a portfolio manager, investment fund manager, exempt market dealer and derivatives portfolio manager.

DGAM is also registered, with non-resident status, as a portfolio manager and an exempt market dealer in all Canadian provinces. DGAM is registered as an investment fund manager in Ontario, Alberta, Nova Scotia and Newfoundland.

In Ontario, DGAM is registered as a commodity trading manager with the Ontario Securities Commission. DGAM is also registered as a Securities Company with the Financial Services Commission in Barbados.

The contact information of agents for service is included in the "Notice to clients residing outside Quebec" section at the end of this document.

DGAM is one of Canada's largest asset managers, with in-house expertise in equity, fixed-income securities and real assets (infrastructure, real estate) across a variety of investment vehicles.

DGAM offers investment solutions to **institutional clients** such as insurance companies, pension funds, endowment funds, non-profit organizations, investment funds and companies across Canada.

In many of its approaches, DGAM includes environmental, social and governance ("ESG") criteria in its analytical processes.

This document is updated frequently and can be viewed on DGAM's website in the Publications section: <https://www.desjardins.com/ca/business/investment/global-asset-management/index.jsp>

You can also ask your DGAM representative at any time for a copy.

DGAM STATEMENT OF PRINCIPLES ON CONFLICTS OF INTEREST

1. Objective

DGAM wishes to inform its clients of material conflicts of interest that might arise in the course of its business activities, and how they are handled.

A conflict of interest arises when the interests of different parties, namely a client and DGAM or one of its representatives (directors, officers, partners, employees or agents) are incompatible or diverge.

DGAM takes reasonable measures to identify all material conflicts of interest. It assesses the level of risk associated with each conflict and avoids any situation involving a conflict of interest that presents a risk that is too great for its clients or for market integrity. In any other material conflict of interest situation, DGAM ensures that appropriate measures are put in place to effectively control the conflict in the best interest of its clients. As a rule, a conflict of interest is material if it's reasonable to expect that it will influence the decisions of a client or those of DGAM or its representatives under the circumstances.

Through this Statement of Principles on Conflicts of Interest (the "Statement"), DGAM informs its clients of the nature and extent of any conflicts of interest that might affect the services it provides and how it intends to handle them.

2. Conflicts of interest

The activities of DGAM and its representatives are governed by a Code of Ethics, a Compliance Manual and procedures that constitute the framework for managing conflicts of interest at DGAM. On an annual basis, DGAM employees and representatives agree to uphold the Code of Ethics and comply with the Conflict-of-Interest Management Directive. Furthermore, they must follow a mandatory training program on detecting conflicts of interest.

DGAM ensures that fair and reasonable policies exist and that they're implemented to manage the conflicts of interest specific to its management activities, such as fair allocation of securities, use of voting rights, compensation practices and internal incentives, confidentiality of information, principles of best execution and use of privileged information.

2.1. Exclusive products, business partners belonging to the same financial group, and issuers associated with or related to DGAM

As part of its business activities, DGAM may purchase, sell and recommend products developed and managed by DGAM or by affiliates (exclusive products), on behalf of its clients, by exercising its discretionary power under discretionary management agreements.

DGAM's exclusive products include **private funds, mutual funds and exchange-traded funds offered by DGAM** or its affiliates. Exclusive products are generally considered to cause a conflict of interest that could influence the independence of a company or its representatives in assessing suitability and fulfilling the obligation to act in the best interests of clients.

An issuer that distributes securities is deemed "related" to DGAM if, due to ownership of the securities, its influence or its control over voting securities, DGAM exercises control over this issuer, this issuer exercises control over DGAM, or a third party exercises control over both the issuer and DGAM.

An issuer that distributes securities is considered "associated" to DGAM if there's a relationship between this issuer and DGAM, another issuer linked to DGAM or a director, partner or officer of DGAM or of an issuer linked to DGAM, which could lead a prospective investor to question DGAM's independence with respect to this issuer in the distribution of its securities.

In managing its clients' accounts, DGAM may retain the services of a member of the same financial group, a dealer or an advisor with whom it has a business relationship. In addition, DGAM may, in accordance with applicable regulations, buy, sell or recommend, as the case may be:

- a) Securities that a person in its group owns
- b) Investments in which DGAM or a person in its group invests
- c) Securities of a related or an associated issuer

In the case indicated in item a), b) and c) above, DGAM will not carry out transactions involving such issuer unless the client in question has been informed and has expressly provided written authorization prior to the transaction. Where applicable, DGAM will proceed in accordance with regulations applicable to its operations, and always in the interest of its clients.

DGAM usually manages such conflicts of interest by:

- Informing its clients of its relationships with related issuers
- Obtaining clients' consent when establishing a management mandate
- Ensuring that such purchases are made in accordance with market conditions and its clients' investment objectives

Disclosure of issuers associated with or related to DGAM and business partners belonging to the same financial group

The entities listed below may be considered as issuers associated with or related to DGAM or business partners belonging to the same financial group.

Caisses Desjardins: Members of the Fédération des caisses Desjardins du Québec and Caisse Desjardins Ontario Credit Union Inc.

Capital Desjardins Inc.: A wholly owned subsidiary of the Federation, this company is responsible for issuing its own securities on capital markets and investing the proceeds in securities issued by Desjardins caisses.

Capital régional et coopératif Desjardins ("CRCD"): Investment funds whose investment fund manager and restricted portfolio manager is Desjardins Capital Management Inc., a wholly owned subsidiary of the Federation. CRCD raises development capital through public offerings and invests the funds in cooperatives and businesses. Desjardins Trust Inc. is the custodian of CRCD.

Fiera Capital Corporation: A public company in which Desjardins Financial Holding Inc., a wholly owned subsidiary of the Federation, holds an interest through Fiera Capital L.P. Fiera Capital Corporation is registered as a portfolio manager and investment fund manager. Fiera Capital Corporation acts as a portfolio subadvisor for certain Desjardins Funds.

Desjardins Capital SME L.P.: A limited partnership for which Desjardins Capital Management Inc., a wholly owned subsidiary of the Federation, acts as a general partner.

Desjardins Investments Inc.: An indirect wholly owned subsidiary of the Federation. Desjardins Investments is registered as an investment fund manager.

DGIA BFC Energy L.P.: A limited partnership for which 12990644 Canada Inc., a wholly owned subsidiary of DGAM, acts as a general partner.

DGIA Infrastructures PEC S.E.C.: A limited partnership whose limited partners include Desjardins Holding Inc. and for which 12618117 Canada Inc., a wholly owned subsidiary of DGAM, acts as a general partner.

Fédération des caisses Desjardins du Québec (the "Federation"): The cooperative entity responsible for strategic policy, oversight, coordination, treasury operations and development for Desjardins Group. The Federation meets the financial needs of the caisses and other components of Desjardins Group. In this regard, it's mandated to provide institutional funds for the Desjardins network and to play a financial agent role, in particular by providing interbank exchange services, including the financial settlement of compensation.

Desjardins Trust Inc.: This indirect wholly owned subsidiary of the Federation is a trust company of Desjardins Group.

Desjardins Funds: A family of mutual funds for which Desjardins Investments Inc. is the investment fund manager and promoter. Desjardins Funds are reporting issuers. Desjardins Trust Inc. is the custodian and trustee of Desjardins Funds. DGAM is the portfolio manager of Desjardins Funds.

DGAM Funds: A family of investment funds focused on institutional clients, for which DGAM is the investment fund manager and portfolio manager. DGAM Funds are not reporting issuers. Desjardins Trust Inc. is the custodian and trustee of DGAM Funds.

DGAM Global Private Infrastructure Fund L.P. and DGAM Global Private Infrastructure Fund II L.P.: Limited partnerships through which DGAM Global Private Infrastructure Inc. and DGAM Global Private Infrastructure II Inc., both wholly owned subsidiaries of DGAM, act as general partners.

Hexavest Funds: A family of investment funds focused on institutional clients, for which DGAM is the investment fund manager and portfolio manager. Hexavest Funds are not reporting issuers. RBC Investor Services Trust is the custodian and trustee of Hexavest Inc.

Fiera Capital Mutual Funds: A family of mutual funds for which Fiera Capital Corporation—a company in which Desjardins Financial Holding Inc., a wholly owned subsidiary of the Federation, indirectly holds a significant interest—is the management company and promoter. Fiera Capital Corporation is also registered as a portfolio manager and acts in that capacity on behalf of Fiera Capital Mutual Funds. Fiera Capital Mutual Funds are reporting issuers.

Desjardins Exchange-Traded Funds ("ETFs"): A family of exchange-traded funds for which DGAM is the portfolio manager. Desjardins ETFs are reporting issuers. Desjardins Trust Inc. is the trustee of Desjardins ETFs.

NEI Funds: A family of mutual funds for which Northwest & Ethical Investments L.P. is the trustee and administrator. Northwest & Ethical Investments L.P. (NEI Investments) also acts as an investment fund manager and portfolio manager for certain funds. The Federation owns 50% of Northwest & Ethical Investments L.P. through its subsidiary Desjardins Financial Holding Inc. NEI Funds are reporting issuers. Desjardins Trust Inc. is the custodian of NEI Funds.

DIM Private Funds ("DIM Funds"): A family of investment funds for which DGAM is the investment fund manager and promoter. DGAM acts as a portfolio manager for most of the funds. DIM Funds are not reporting issuers.

Aviso Wealth Inc.: A co-owned subsidiary of Desjardins Financial Holding Inc. and a partnership consisting of 5 provincial Credit Union Centrals and CUMIS, Aviso Wealth is a Canada-wide integrated financial services company serving the wealth management needs of virtually all of Canada's credit unions as well as various independent financial organizations. Aviso Wealth Inc. wholly owns NEI Investments.

Northwest & Ethical Investments Inc ("NEI Investments): A wholly owned subsidiary of Aviso Wealth Inc., NEI Investments is a mutual fund company registered as an investment fund manager and portfolio manager and acts as such for NEI Funds.

Desjardins Securities: An indirect wholly owned subsidiary of the Federation through its subsidiary Desjardins Financial Holding Inc. Desjardins Securities is registered as a securities dealer and offers a full range of securities brokerage products and services. Desjardins Securities uses the trade name "Desjardins Online Brokerage" for its discount brokerage activities. Discount brokerage products and services are grouped under the trademark "Disnat."

Desjardins Securities International Inc.: A subsidiary of Desjardins Securities and a brokerage firm registered with the Financial Industry Regulatory Authority ("FINRA") and the Securities and Exchange Commission ("SEC").

Potential conflicts of interest are minimized by the fact that, although Desjardins Group has an interest in the above-mentioned issuers, they all have separate operations, separate management and boards of directors that are formed independently. In addition, DGAM has policies in place to identify, control and avoid conflicts of interest.

2.2. Conflicts of interest related to the personal interests of DGAM representatives

DGAM representatives might find themselves in situations where their personal interests conflict with those of DGAM clients. For example, DGAM representatives could find themselves in a conflict of interest if they:

- Offer or receive gifts or entertainment that could compromise or be perceived as compromising their independence.
- Benefit from a compensation arrangement that includes incentives that put clients' interests first.
- Include investments with a commission in fee-based portfolios.
- Allow the acquisition of assets from a client outside the normal course of business.
- Serve as a director of another listed company or an issuer that's not a Desjardins member.
- Conduct personal financial transactions with clients or exercise control over their finances outside the scope of their work for DGAM.
- Participate in any outside business activity that would likely interfere or conflict with their duties at DGAM.

- Trade in their personal account using privileged or confidential information acquired in the course of their duties.

To control the conflict of interest situations listed herein, all DGAM employees and representatives must agree, on an annual basis, to adopt best practices and comply with the prohibitions set out in the Code of Ethics and the DGAM Compliance Manual, which include:

- The prohibition to use confidential information acquired in the course of their duties or exploit a situation for the purpose of obtaining an advantage of any kind
- Strict measures to comply with before offering or accepting gifts, entertainment or compensation that could influence decisions to be made during the course of their duties
- A policy on acceptable compensation practices and prohibited activities, outside their role at DGAM
- The prohibition of engaging in outside activities that could interfere or conflict with their duties at DGAM
- The prohibition of completing personal financial transactions with DGAM clients
- Restrictive measures controlling personal transactions that could conflict with the interests of DGAM clients
- Controls, restrictions and obligations to declare any activity, holding of interest in any business or participation in any partnership that could hinder or appear to hinder their independence in judging what's in the best interest of DGAM clients
- Mandatory disclosure to the clients concerned about any conflict of interest and any personal interest in a security or other investment that might be reasonably expected to affect their ability to advise such clients objectively and impartially

DGAM representatives must disclose any situation that might be reasonably expected to interfere with their duty toward their employer or their ability to put clients' interests first.

DGAM's compliance team has set up controls to ensure compliance with the Code of Ethics and the DGAM Compliance Manual.

2.3. Client referral agreements

As part of its activities, DGAM may enter into client referral agreements with business partners, including business partners that are members of the same financial group, Desjardins Group.

The terms and conditions of client referral agreements will be set out in writing and disclosed to the clients concerned before the services are provided. The purpose of these disclosures is to enable clients to make informed decisions on recommendations and to assess potential conflicts of interest.

DGAM ensures that written information about client referral agreements is provided to each client concerned before their account is opened or before the service is provided.

2.4. Transactions resulting in brokerage fees for goods and services provided by a dealer or third party

In accordance with the principles of best execution, DGAM may retain the services of a dealer for securities transactions. The selection of a dealer might create a potential or apparent conflict of interest, insofar as DGAM may direct these transactions to a dealer providing it with goods and services directly or through a third party. DGAM has implemented the measures required under Regulation 23-102 to detect and resolve these conflicts of interest when they arise. To this end, DGAM ensures that the brokerage fees paid for securities transactions, including for order execution goods and services and research goods and services, provide the client with a reasonable benefit determined in good faith for all the transactions involved.

In addition, the applicable regulatory requirements are detailed in the *Brokerage Use Client Summary*, which is available on request.

FAIRNESS POLICY

DGAM endeavours to avoid conflicts of interest among its clients. It makes sure to be fair and reasonable with everyone, taking into account the investment policies and strategies used.

1. Trade allocation procedure

When making investment decisions, the portfolio manager must determine which clients have similar mandates and identify who must participate in the transaction—regardless of cash flow and portfolio allocation—so they all have access to the same investment opportunities.

When DGAM bunches trades or takes advantage of an opportunity that must be divided among certain clients, DGAM ensures that all clients with similar strategies are treated fairly and that none receive favourable or unfavourable treatment.

Transactions are mainly carried out as bunched trades, for many clients, and are allocated on a prorated basis determined before the transactions are carried out. When trades are partially executed and the quantity is deemed negligible, the portfolio manager assigned to the account may reallocate the allocation or remit it to the dealer.

In its role as portfolio manager, DGAM is called upon to carry out transactions on behalf of its business partners and its clients. Given its fiduciary role and the regulatory framework in which it operates, DGAM has a duty to regulate its trading practices. As a result, DGAM has a rigorous process for executing and monitoring stock and derivative transactions in order to comply with the principle of best execution.

DGAM is responsible for achieving the best possible result for all its business partners and clients by acting fairly and honestly and by taking into account the different variables that can influence the execution of transactions. DGAM must also make sure that its trading strategies are appropriate based on market conditions and must allocate transactions equitably among its clients' accounts.

2. Choice of dealer and use of brokerage fees (order execution and research goods and services)

Some conflicts of interest might arise when DGAM uses the services of a dealer for securities transactions. These transactions might result in brokerage fees, particularly for research goods and services.

In its process for having a transaction carried out, DGAM considers many factors in order to choose the dealer for the transaction. Among other things, service quality, commission rate, reputation, financial responsibility and speed of execution are considered. A periodic review is conducted to create a list of the dealers DGAM wants to do business with.

DGAM has the authority to select the dealers that will execute the transactions. The choice of a dealer must be made in the interests of the client, taking into account the factors listed above as well, and not just the overall transaction cost.

Depending on the case, the overall transaction cost may include all costs associated with access to an order or the execution of a transaction that are the responsibility of the client, including costs arising from trading securities in a particular market; jitney fees, meaning any fees paid by one dealer to another to provide trading access; and settlement costs.

The authorities expect DGAM to make reasonable efforts to use the mechanisms that provide information on orders and operations. Reasonable efforts include the use of information displayed by the information processor or, if there's no information processor, an information provider. DGAM's trading teams have put in place best execution processes based on their respective needs and established checklists. These processes take into account the characteristics of the market and the nature of the products being traded and can be used to demonstrate how the best execution principles are applied in their respective sectors.

DGAM reviews dealers at least once a year to approve the list and establish an allocation budget for all asset classes traded. DGAM also regularly monitors the results obtained by the various dealers with whom it deals in transactions made for clients.

PERSONAL INFORMATION

1. Consent

When DGAM establishes a new management mandate with a client, it obtains the client's consent for the collection, use and sharing of personal information to the extent that such collection, use and sharing is necessary to fulfill the obligations set out in the management agreement or any applicable legislation or regulation.

2. Protection

DGAM has adopted a personal information protection policy ("Privacy Policy") that is part of the guidelines and rules established by Desjardins Group on the protection of personal information.

The Privacy Policy sets out four (4) key principles that guide how we manage personal information in our activities in Canada:

- Getting consent: We get your consent before collecting, using or sharing your personal information.
- Limiting the collection: We collect only the information we need to meet your day-to-day needs and provide you with products and services and to meet our legal obligations.
- Ensuring information security and confidentiality: We make sure the personal information we collect is stored in a secure and confidential manner at all times.
- Being transparent about our practices: We're completely transparent about how we handle your personal information, for example, by clearly explaining why we need to collect it.

An individual's personal information may be shared with DGAM agents, subcontractors and service providers for services such as data entry, statement preparation and transmission, and transaction processing. In such circumstances, DGAM prohibits the use of this information for purposes other than providing the services in question. These subcontractors and service providers must also agree to take all necessary measures to protect personal information while services are being provided. In cases where DGAM agents, subcontractors or service providers are located abroad, and even though DGAM requires contractual clauses governing the protection of clients' personal information, DGAM remains subject to the requirements of foreign laws that could legally force the disclosure of this information.

In accordance with applicable regulations and for the purposes permitted by such regulations, DGAM may share certain personal information about individuals with another Desjardins Group component. Sharing this personal information will serve, among other purposes, to manage risks pertaining to the prevention, detection and investigation of fraud, money laundering and terrorist financing, as well as other related risks.

The Privacy Policy may be amended, and updated versions of the policy will be posted on the Desjardins Group website at: <https://www.desjardins.com/ca/privacy/privacy-policy/>.

COMPLAINT PROCESSING AND DISPUTE RESOLUTION

In collaboration with DGAM, the Desjardins Complaints Handling team has established a framework for managing DGAM clients' complaints fairly and efficiently. This framework complies with the quality standards set out in the applicable regulations. Specifically, the role of the Desjardins Complaints Handling team is to examine client complaints in an impartial manner and take all relevant facts into account.

A complaint is the expression of one of the following 3 elements, which remains unresolved after having been considered and processed at the relevant operational level in order to render a decision:

- A grievance against DGAM
- A report of real or potential harm a client has experienced or might experience
- A corrective measure requested

Complaints can be submitted in writing to:

Desjardins Complaints Handling team
100 Rue Des Commandeurs
Levis QC G6V 7N5
complaints@desjardins.com

Complaints should provide a written description of the grievance, alleged harm and corrective measure requested. Clients who cannot submit their complaint in writing may contact a team advisor at 514-985-1883 or 1-877-985-1883 (toll-free).

Once a complaint is received

An acknowledgement of receipt will be sent within 5 business days of receiving the complaint. It will include:

- A description of the complaint received
- The name and contact details of the person responsible for handling the complaint
- Information about possible alternatives available to the complainant
- A summary of DGAM's policy for handling complaints

The complainant will be informed that communications and exchanges with one of Desjardins Group's entities, a business partner of DGAM, including regulatory bodies such as the AMF, might be required to obtain and share information on the complaint. The complainant may withdraw their consent to these communications and exchanges, but this withdrawal might prevent the complaint from being processed adequately.

If the complaint is incomplete, a request for additional information will be sent to the complainant within a set timeframe.

Once the acknowledgement of receipt has been sent:

- A complaint file will be opened.
- A compliance advisor from the Desjardins Complaints Handling team will analyze the complaint and get all the information needed for the analysis.
- A final response including the findings and the conclusion will be sent to the complainant in writing within 60 days of receiving the complaint.

If the Desjardins Complaints Handling team is unable to provide a detailed response within 60 days of receiving the complaint, they'll contact the complainant to inform them of the reasons for the delay and the timeframe for completing the file.

If an offer to settle has been made, a release will be required to confirm acceptance of the settlement.

If the complainant is not satisfied with this process, the following options are also available to settle or dispute a settlement offer:

- The option to have the complaint file reviewed by the AMF, for clients in Quebec
- The right to request arbitration in accordance with Quebec's *Code of Civil Procedure*, excluding the common law court
- The possibility of taking the matter to court

NOTICE TO CLIENTS RESIDING OUTSIDE QUEBEC

Clients residing outside Quebec may also file their complaint with one of the following DGAM agents:

Alberta

Field LLP
Daniel A. Downe
444 7 Avenue SW, #400
Calgary AB T2P 0X8
403-232-1754
dtdowne@fieldlaw.com

British Columbia

Desjardins
Emily Caputo
401 West Georgia Street, Suite 1050
Vancouver BC V6B 5A1

Manitoba

MLT Aikins LLP
Brent C. Ross (Richmond J. Bayes)
360 Main Street, 30th Floor
Winnipeg MB R3C 4G1
204-957-4681
bross@aikins.com

Nova Scotia

*McInnes Cooper
Barristers & Solicitors*
David A. Graves
1300-1969 Upper Water Street
Purdy's Wharf Tower II, PO Box 730
Halifax NS B3J 2V1
902-425-6500
david.graves@mcinnescooper.com

Ontario

Desjardins Financial Security Life Assurance Company
Alexandra White
95 St. Clair, 7th Floor
Toronto ON M4V 1N7
416-926-2700 ext. 5590033

Saskatchewan

McDougal Gauley LLP
Ronald L. Miller
500-616 Main Street
Saskatoon SK S7H 0J6
306-525-7200
rmiller@mcdougallgauley.com

New Brunswick

Fédération des caisses populaires acadiennes Limitée
Marc Roy
295 St. Peter Boulevard West, PO Box 5554
Caraquet NB EW1 1B7
506-726-4000
marc.roy@acadie.com

Newfoundland and Labrador

Benson Buffett; Jeffrey P. Benson
Atlantic Place, Water Street, Suite 900, PO Box 1538
St. John's NL A1C 5N8
709-570-7224
jbenson@bensonbuffett.com

Nunavut

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Michael Chandler
Building 2416, PO Box 2021
Iqaluit NU X0A 0H0
867-979-3505
mchandler@qiniq.com

Prince Edward Island

Campbell, Lea, Barristers & Solicitors
Kenneth L. Godfrey
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Charlottetown PE C1A 1A3
902-566-3400
dlarsen@campbelllea.com

Northwest Territories

Catlyn Ayanna Ferdinand
601-4920 52 Street
Yellowknife NT X1A 3T1
867-920-4542

Yukon

Austring, Fendrick & Fairman
Lorne N. Austring
3081 Third Avenue
Whitehorse YT Y1A 4Z7
867-668-4405
info@lawyukon.com

Desjardins Global Asset Management Inc.

Contact us

Montreal area: 514-350-8686

Elsewhere in Canada and the US: 1-877-353-8686



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