




BATIRENTE
2024 Highlights

**My retirement.
Our strength.**





Always going the extra mile for our members



In 2024, we developed and made available to you additional tools and services to help you achieve a successful retirement.

FHSA: facilitating your first home purchase

We expanded our offering with the addition of the Tax-Free First Home Savings Account (FHSA). This new registered plan makes it possible to set money aside tax-free as a fund for purchasing an eligible first home.

Online transfer: consolidating your assets

The online transfer feature was added to our Website's secure section to enable you to send a transfer request from your account 100% autonomously. This new feature helps you consolidate your assets and get the maximum benefits from your Bâtirente plan, including advantageous pricing and diversified, solid, high-performance funds.

Retirement workshops with Fondaction: guiding you

To better support savers at every stage of their journey—from working life to retirement—Bâtirente and Fondaction have joined forces to offer a comprehensive, solid savings solution that reconciles savers' needs with their values. Joint retirement workshops are offered to guide unions and their members.

Advantageous fee rates: ensuring a successful retirement

Did you know that the fee rate you pay gradually decreases as your group's collective wealth increases? In practice, this privilege means you'll have more money for your retirement, you'll be able to benefit from it longer and even retire earlier.



The Bâtirente community

As a Bâtirente member, you:

- ▶ belong to a community of **29,337** members
- ▶ are part of a collective of **332** groups based throughout Québec and Ontario
- ▶ have savings of **\$1,196.3M**
- ▶ pay an average management fee rate of **0.886%** and thereby benefit from collective annual fee discounts of more than **\$10.9M/year** compared to standard rates*

** Data as of December 31, 2024*



Bâtirente is focused on accompanying you throughout your journey, guiding you as you transition to retirement and continuing to support you during this critical period in your life.

We take pride in knowing that Bâtirente's family of retired members and their assets keeps growing!

By the end of 2024:

- ▶ Plannuity paid out **\$20,5M** in pensions to its retirees
- ▶ There were **2,953** members aged 65 and older, and their savings totalled **\$244M** —a record increase of **22.6%**
- ▶ Accumulated savings held in RRIFs and LIFs reached **\$134,2M**, up **16%**

High-performance system and strong platform

Diversified Funds returns

**Between 8.8%
and 16.6%***



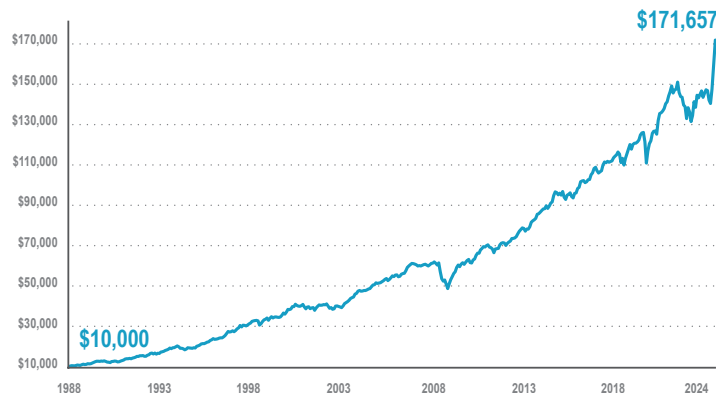
Diversified Provident Fund

12.8%*

*at December 31, 2024

Since its creation in 1988, the Provident Diversified fund has generated an annualized yield of 8.0% before fees—about 1,615% over 37 years.

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.



Evolution (before fees) of a \$10,000 investment in the Provident Diversified Fund since 1988



We are committed to climate action

All our ambitious climate commitment objectives have been accomplished ahead of schedule.

-50%

Exposure to climate risk: We reduced greenhouse gas emissions attributable to the equity portfolios of Bâtirente Funds by 56% compared with their 2018 carbon footprint.

Active engagement

Targeting our shareholder engagement: In 2024, we held dialogues with 63 companies. Among those companies, 17 made progress on issues directly related to our climate commitment.

+100%

Invest in transition: Since 2018, we have tripled our impact investing, from \$75M to \$264M in 2024. For example, we invest in green bonds because these help fund a low-carbon economy while earning a competitive return.

Active collaboration

Work with our partners: We participate in a dozen working groups and collaborations with investors.





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 or account details, 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.

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Stay up-to-date!

Verify/update 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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