



BATIRENTE

2019 Highlights

**My retirement.
Our strength.**





2019 Highlights



BÂTIRENTE

In 2019, we have continued to grow, strengthened our strategic partnerships, enhanced our service offering and strived to achieve organizational excellence. To accomplish this, we have:

- ▶ Increased our capacity to support the Bâtirente groups and their members with the appointment of Vickie Lavoie as Director of Development Strategies and added two new advisors to our team;
- ▶ Developed further our investment team and recruited Jean-François Dumais as Investment Strategy Manager;
- ▶ Improved our communications with the groups and their members by enhancing our website and our electronic communications;
- ▶ Introduced new powerful tools for managing our member relationships.

The groups' role within our associative life is essential, as is their active participation. Their constantly increasing presence at our Annual General Meeting is a good example. In 2019, 100% of participants stated they were satisfied of the event and 98% of group representatives appreciated the training session that followed. The session's objective was to better equip them in their role as Bâtirente representatives.

We are a committed and responsible corporation. Hence, we support organizations that seek to improve the living standards of active or retired workers, or sustainable development.

Once again, in 2019, our team has embarked in the OcSobre challenge for the benefit of *Le Grand Chemin* centres. Everyone has taken on various personal challenges and made positive and lasting changes in their lifestyle. Thanks to the team's and our partners' support, we have raised more than \$5,000.

The Bâtirente community

As a Bâtirente member, you:

- ▶ Are part of a community of **22,861** members;
- ▶ Belong to one of the **318** groups spread all across Quebec;
- ▶ Hold **\$763.3M** of total assets under management;
- ▶ Pay average fee rates of **0.948%**, which are lower than those charged by large financial institutions, and benefit of annual discounts totalling **\$6.4M**.

More of you are using our online and mobile services. We have completely improved these tools to make them accessible on your computers and on your cellular phones. You have visited the Bâtirente website, batirente.com, more than 129,000 times.

The *My account* secure section, which allows you to have an overview of your savings and make transactions, has increased in popularity. You are more than 90,000 to log into it, a figure in significant and constant progression for several years.

In addition, more of you remain with Bâtirente during your retirement. Plannuity, our exclusive retirement and support services, ensures that you are well prepared. It also allows you to continue to benefit from the low fee rates offered by Bâtirente.



Take a look at the results:

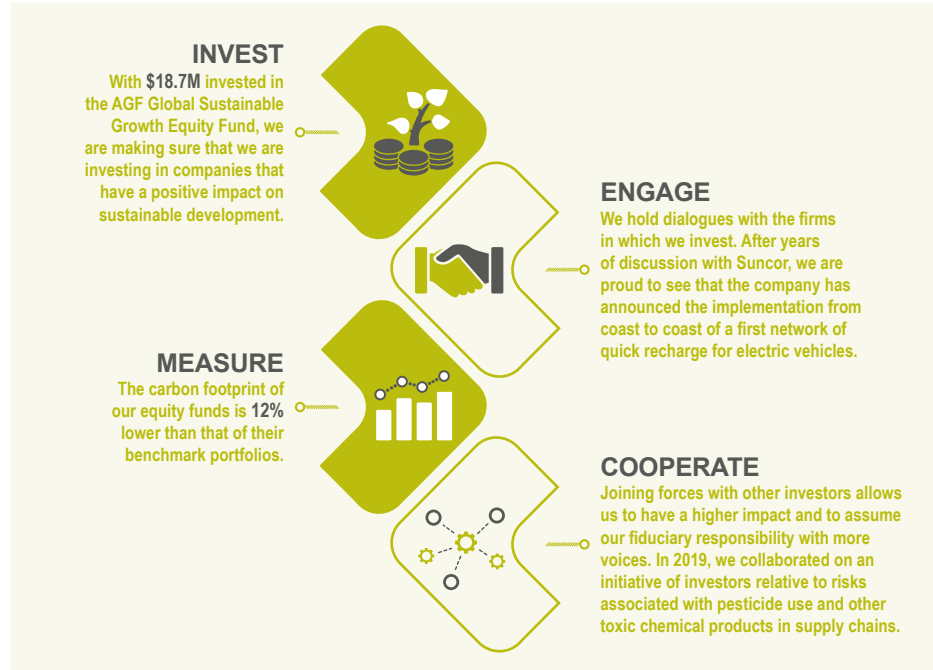
- ▶ The number of members aged 65 and over has increased by almost 10% in 2019 and their assets increased by 25.8%, for a total of \$94.3M;
- ▶ The accumulated savings in RRSPs and LIFs reached \$73.1M, a remarkable 30% jump in one year;
- ▶ The pensions paid in 2019 reached \$11.7M, a 14.7% increase over 2018.



Our expertise for your retirement

The Bâtirente plans are offered through a high-performance and solid investment platform that includes eleven funds, five of which are diversified. Added to this platform is Trajectory, a turnkey investment strategy that evolves with you over time and automatically and continuously optimizes your investments to align them to your risk profile. On December 31st, 2019, 31% of our members held a total amount of \$234.2M in this strategy, which represents a 41% increase in one year

Bâtirente's investment decisions are guided by the preservation and the growth of our members' savings. As a Principles for Responsible Investment (PRI) signatory and a committed stakeholder, Bâtirente incorporates the important dimension of extrafinancial risks and sustainable development to its investment philosophy. We affirm our commitment around the four axes described in the adjacent figure.



For more information, visit the *Responsible Investment* section of our website batirente.com



Bâtirente and the COVID-19 in 2020

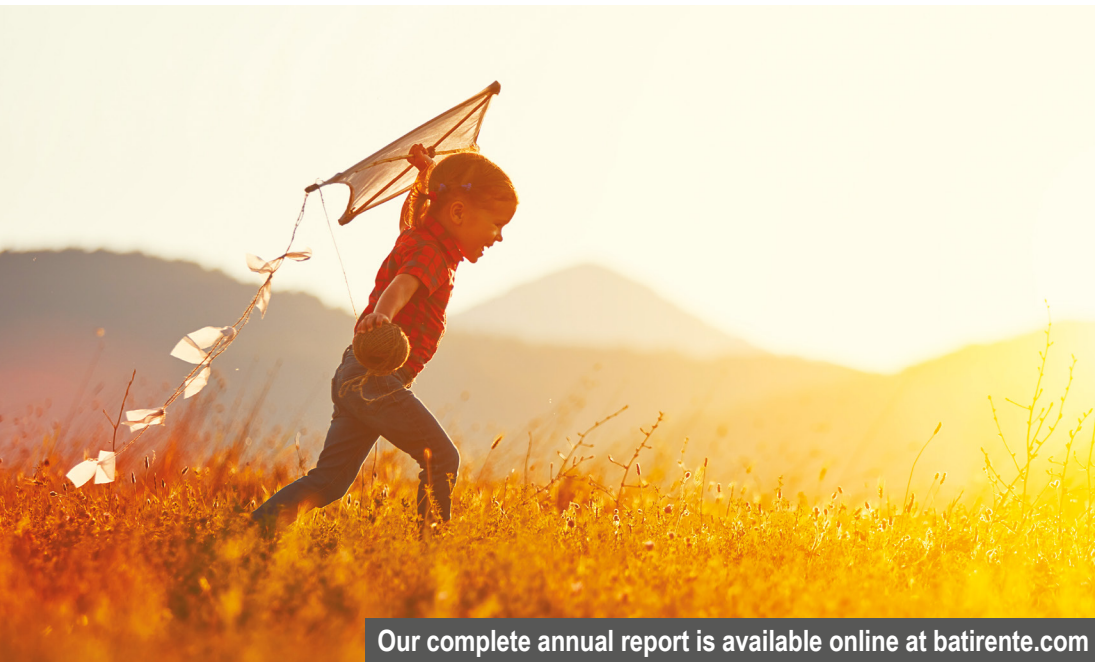
The circumstances pertaining to the COVID-19 pandemic have rapidly evolved since the beginning of the year. Bâtirente is constantly monitoring the situation and takes the necessary measures to assure continuity in managing your retirement plan and your savings. We are committed to safeguard your security as well as our team's.

Financial markets have been subject to strong fluctuations these last months. The situation remains volatile. In this context, it's important to stay calm and to make decisions using a long-term perspective.

Our organization has been solidly built for over 30 years and we have confidence in the future thanks to combined expertise of our team and our strategic partners.



We are available for you!



Our complete annual report is available online at [batirente.com](https://www.batirente.com)

Bâtirente remains available and can be reached by email or by phone at the following contact information:

MEMBER SERVICES CENTRE

**From Monday to Friday
8 a.m. to 8 p.m.**

Telephone: 1 800 463-6984

Email: batirente@dsf.ca

Stay tuned! To make sure you receive all the information and news about your group retirement savings plan, update your email address online. This can be done in the *My Account* secured section at [batirente.com](https://www.batirente.com), or you can call an agent at our Member Services Centre.