



Annual Impact Report



GreenWise Conservative Portfolio,
GreenWise Balanced Portfolio,
GreenWise Growth Portfolio,
RGP Impact Fixed Income Portfolio

As of December 31

2024

About This Report

This Impact Report (the “Report”) is published by RGP Investments (“RGP”). Intended for all of our stakeholders, it outlines our sustainability commitments and achievements, along with key performance indicators. The Report is prepared by RGP’s portfolio management team in collaboration with various contributors.

Scope

Unless otherwise indicated, this Report presents relevant content related to RGP’s activities. It covers the fiscal year ended December 31, 2024, and all amounts are expressed in Canadian dollars.

Stakeholders

This document is part of RGP’s ongoing dialogue with its diverse stakeholders, including clients, employees, communities, shareholders, suppliers, interest groups, international organizations, and regulatory authorities. Our commitment to open, transparent, and constructive dialogue helps ensure stakeholder perspectives are integrated into strategic decision-making, enhances our practices, and supports alignment with leading disclosure standards.

Reporting Frameworks

Our approach to information disclosure follows the guidelines of widely recognized reporting frameworks, including the United Nations Sustainable Development Goals (SDGs), the United Nations Principles for Responsible Banking (PRB), the Carbon Disclosure Project (CDP), and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).

External Certification and Data Sources

Some indicators are sourced from Morningstar or provided by the sub-advisors of the RGP Impact Fixed Income Portfolio—namely, Addenda Capital Inc. (“Addenda Capital”), Optimum Asset Management Inc. (“Optimum”), and Fiera Capital Corporation (“Fiera”). The information contained in this Report has not been audited.



Impact Vision



Just like climate change, responsible investing and the data available to us are constantly evolving. Today, even individual investors can, if they choose, have a positive impact through innovative investment solutions that aim for outcomes beyond financial returns. The RGP Investments funds that specifically use responsible investing approaches to achieve their goals reflect the characteristics of such impact-oriented solutions. Within these funds, we select partners, investments, and companies that, based on our analysis, are committed to contributing both to a more sustainable world and to the long-term financial goals of the investors we serve. Decisions are made by considering environmental, social, and governance (ESG) factors that are material to investment risk and return, alongside traditional financial factors—all while remaining mindful of the world we live in.

Finally, it is essential to find effective ways to present the objectives we aim to achieve and to report on the impact generated. This Report supports and strengthens the investment process by providing that information as clearly as possible. It also serves as a valuable tool to align expectations for those engaged with our responsible investment strategies.



Christian Richard, CFA, SIPC
Chief Investment Officer and
Portfolio Manager

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1 - GreenWise Conservative Portfolio, GreenWise
Balanced Portfolio, GreenWise Growth Portfolio

Report Overview

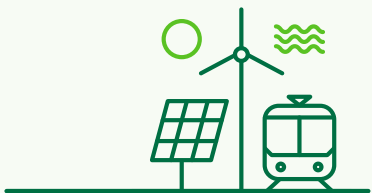


The rise of responsible investing has made this space more accessible and democratized, but it has also brought forward new challenges—such as greenwashing. In this context, accountability emerges as an essential tool for strengthening investor trust and becomes a key element of our impact investment solutions. This report allows us to demonstrate the positive outcomes that responsible investments can achieve and to align our actions with our strategies.

Through four main sections, we share our journey in responsible investing via selected funds (GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio, and the RGP Impact Fixed Income Portfolio), along with our highlights, our engagement and proxy voting record, and measurable impact results for the applicable funds. By emphasizing non-financial aspects—namely environmental, social, and governance (ESG) issues—and focusing on three core impact themes, we aim to provide a holistic view of how your investments contribute to building a more sustainable world. We look forward to seeing how this report will evolve over time, in line with the industry’s progress in data transparency and reporting standards.



Alexandra Tanguay, CFA, MBA, RIAC
Lead Responsible Investment Strategist
Portfolio Manager



Climate Change

CO₂ emissions are a major contributor to rising global surface temperatures. These temperature increases lead to the melting of polar ice, rising sea levels, and more frequent extreme weather events. Such phenomena threaten the planet’s ecosystems and biodiversity and can cause irreversible ecological damage.

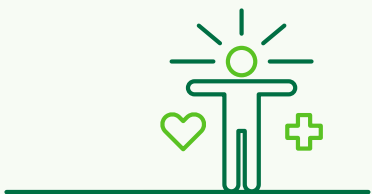
We must therefore change certain habits—most importantly, shift our energy sources—to safeguard the livelihoods of both current and future generations. It is essential to mitigate the effects of climate change while adapting to the increasing frequency and severity of extreme climate events.*



Natural Resources

Over the past 50 years, the global population has doubled, and the world’s GDP has increased tenfold, alongside ever-growing agricultural output and increasingly populated cities. Excessive water withdrawals, pollution, and diversions related to rising consumption have reduced the quality and availability of resources for both people and ecosystems.

In a sense, our planet is being depleted. Industrial demand is also likely to increase significantly. It is critical that we improve the way we manage and preserve our vital resources.*

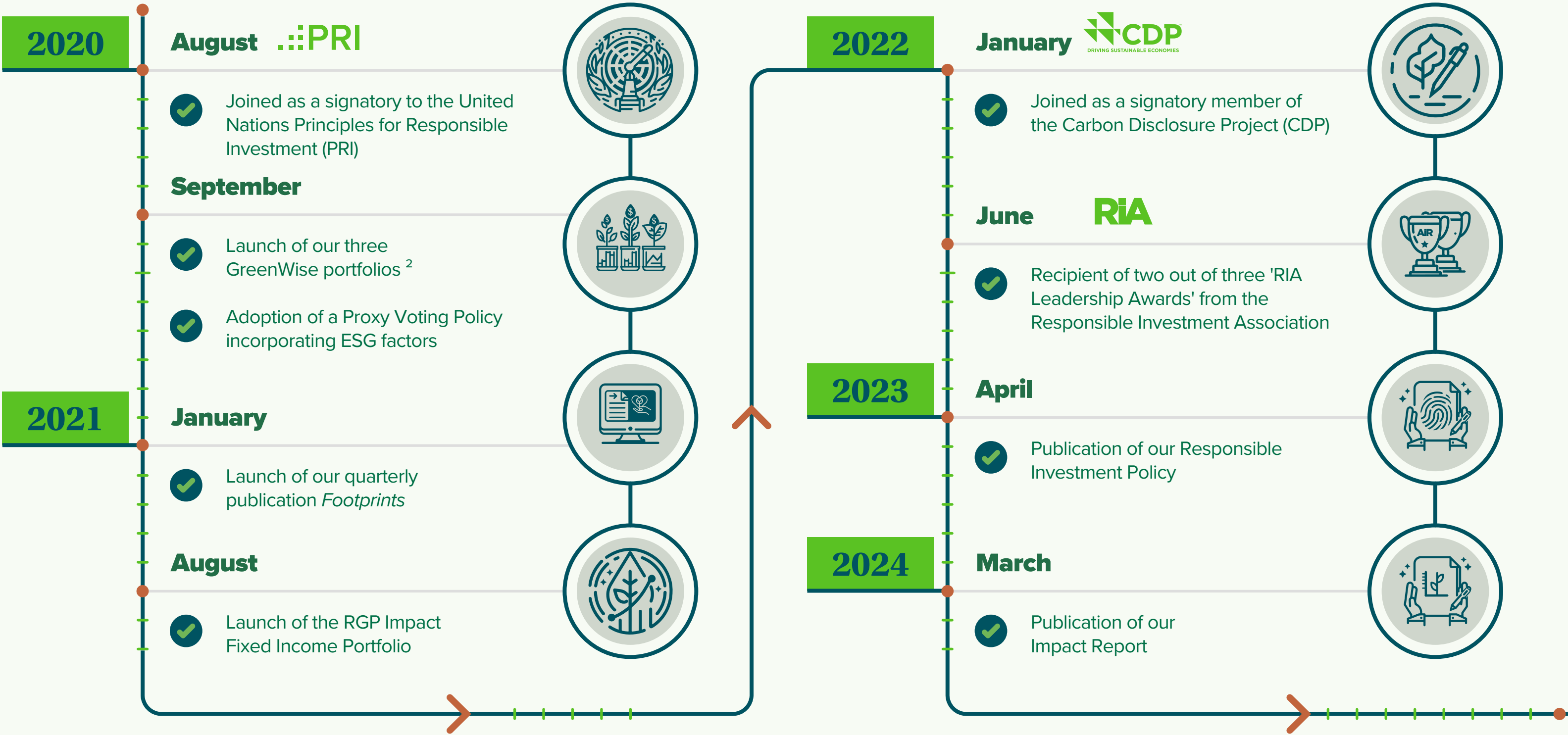


Communities and Individuals

Today, more than 50% of the world’s population lives in urban areas. City leaders must rapidly plan for growth and provide essential services, infrastructure, and affordable housing to meet the needs of expanding populations. Affordable housing provides significant benefits for both physical and mental health and frees up more financial resources after rent is paid. Similarly, improving the quality of education and learning environments helps ensure that children acquire the knowledge and skills needed to reach their full potential. By investing in the well-being of individuals and communities, we all benefit.*

** Source : Websites of the United Nations, Québec Ministry of the Environment, World Bank, European Commission, OECD, and Home for All.*

The Evolution of Responsible Investing at RGP



² - GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

RGP is proud to highlight key milestones as of December 31, 2024



3 - GreenWise Conservative Portfolio, GreenWise Balanced Portfolio,
GreenWise Growth Portfolio, RGP Impact Fixed Income Portfolio

28%

of assets under management
are in mandates with objec-
tives specifically related to
responsible investing ³



- Haiti
- Amazon Rainforest
- Indonesia
- British Columbia



27,469

Number of trees
planted in 2024



5 007 trees planted in 2024 for a
total of 27,469 trees planted



4 years

4th anniversary of our
GreenWise Portfolios ³



x 1,000



Number of participants in our educational
seminars on responsible investing

Proxy Voting Summary



Key statistics for meetings where RGP voted during the period from January 1, 2024, to December 31, 2024

At RGP, we consider ESG factors in creating long-term shareholder value and believe it is essential to integrate them into the exercise of proxy voting rights due to their significant impact. RGP has retained the services of Responsible Investment Group Inc. (“GIR Canada”) to support us in exercising proxy voting rights associated with companies held by RGP funds. GIR reviews each situation in which we are called to vote and votes in accordance with our Proxy Voting Policy.

Number of meetings reviewed

215

Total proposals voted on

3 129

Voting Results

• Voted with management

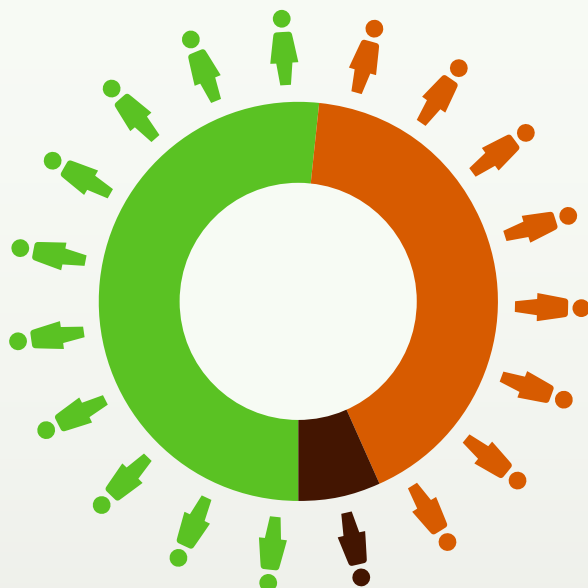
48 %

• Voted against management

52 %

• Abstentions or not voted

0 %



Breakdown of votes against and abstentions by category

• Auditor

9 %

• Election of directors

61 %

• Shareholder proposals

4 %

• Executive compensation

15 %

• Other

11 %

Breakdown of shareholder proposals by ESG pillar

E : 21 %

S : 58 %

G : 21 %

E : Environmental | S : Social | G : Governance

RGP Impact Fixed Income Portfolio



- 1.** Overview of the three managers
- 2.** Mapping of RGP Impact Fixed Income Portfolio's contribution to the United Nations Sustainable Development Goals (SDG)
- 3.** Tracking of impact metrics
- 4.** Examples of impact projects

Overview of the three sub-managers



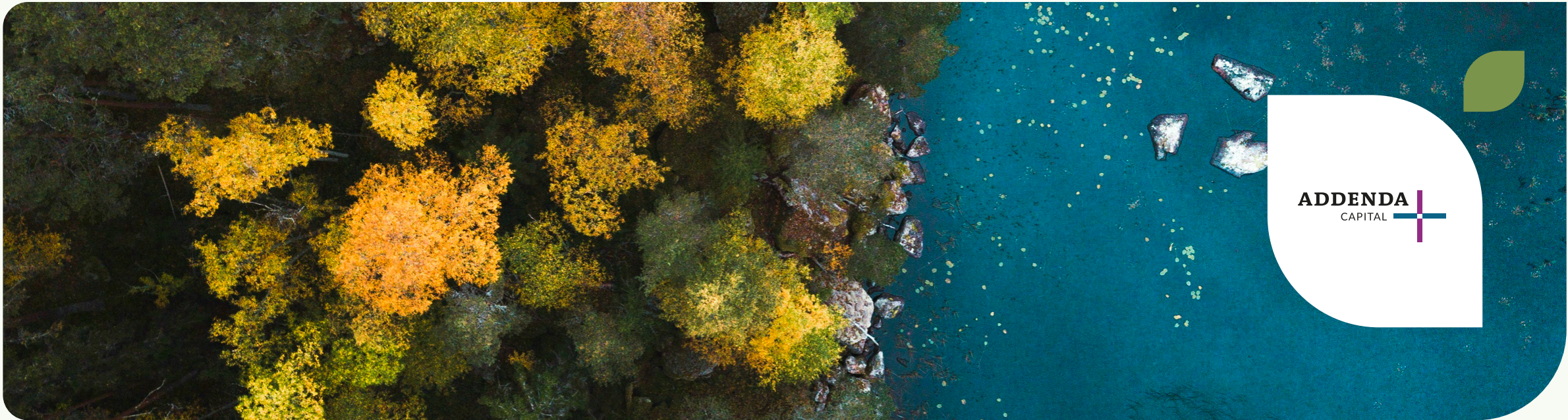
Institutional Portfolio Manager

- ✓ Founded in **2003**
- ✓ Assets under management on December 31, 2024 : **over \$165 billion**



Institutional Portfolio Manager

- ✓ Founded in **1985**
- ✓ Assets under management on December 31, 2024 : **\$7,9 billion**



Institutional Portfolio Manager

- ✓ Founded in **1985**
- ✓ Assets under management on December 31, 2024 : **over \$35 billion**

Contribution of the RGP Impact Fixed Income Portfolio to the United Nations Sustainable Development Goals (SDGs)



THE GLOBAL GOALS
For Sustainable Development

The Sustainable Development Goals (SDGs) were adopted by United Nations member states in 2015 and serve as a global reference framework for impact investing. They are a universal call to action to end poverty, protect the planet, and improve life and prospects for everyone, everywhere. These goals are part of the 2030 Agenda for Sustainable Development. You can find more information about the United Nations SDGs by clicking [Here](#).

Primary SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of more than 10% of the portfolio's assets



Other SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of less than 10% of the portfolio's assets





Impact Metrics Tracking : Environment | As of December 31, 2024

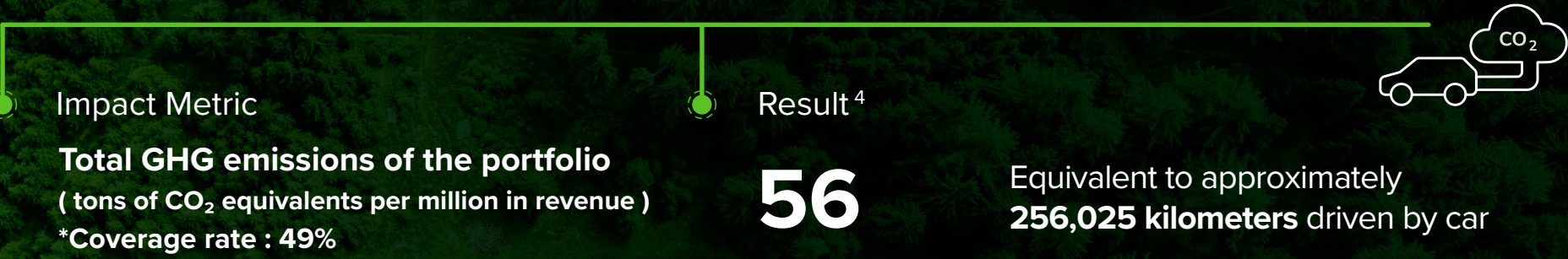
Impact Theme
Climate Change

7 AFFORDABLE AND CLEAN ENERGY

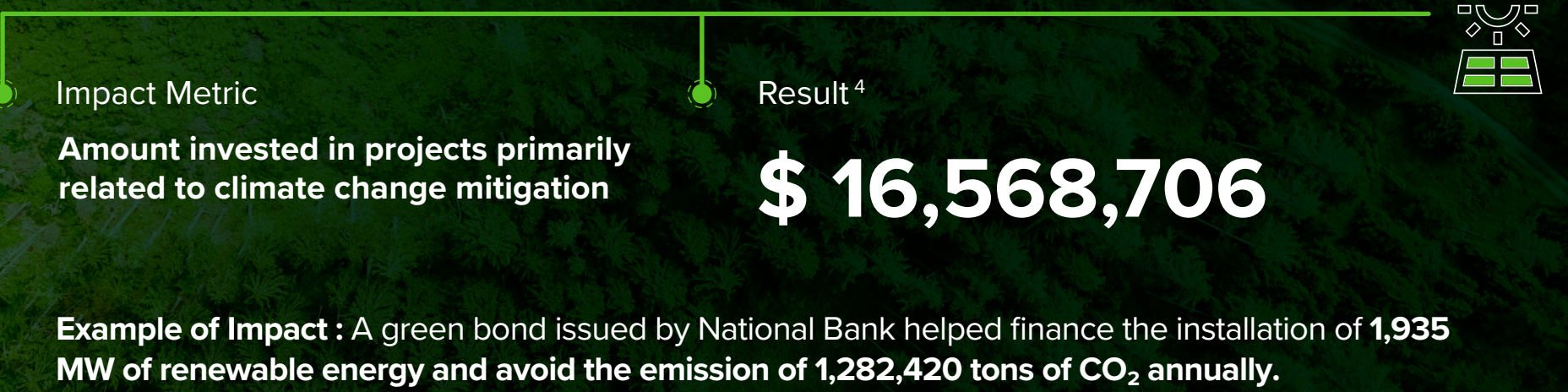
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

13 CLIMATE ACTION

Objectives Reduce the portfolio's carbon footprint



Support projects related to climate change mitigation (related to renewable energy production, energy efficiency, etc.)



Example of Impact : A green bond issued by National Bank helped finance the installation of **1,935 MW of renewable energy** and **avoid the emission of 1,282,420 tons of CO₂ annually**.

Source : GHG emissions equivalency calculator provided by Natural Resources Canada.

4- The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the "About This Report" section. For illustrative purposes, impact bonds selected by the sub-advisors of the RGP Impact Fixed Income Portfolio were used to help finance the bond projects presented in this section. These results are published based on the best available data and on methodological choices deemed most appropriate for our portfolio, and they are not audited by a third party.

Any calculation errors or future updates resulting from methodological changes or the integration of new data that would significantly alter previously published results will be addressed and corrected in future publications. Our financed emissions include Scope 1 and Scope 2 emissions from companies in which we invest either directly or through asset managers (i.e., direct GHG emissions from company-owned sources and indirect emissions associated with heating or electricity consumed by the company).



Impact Metrics Tracking : Environment | As of December 31, 2024

Impact Theme
Natural Resources



Objectives
Preserve natural resources and protect ecosystems



Impact Metric	Results ⁵
Amount invested in resource and waste management projects	\$ 3,436,294
Amount invested in water sanitation, protection, and management projects	\$ 4,698,998
Example of Impact : A bond issued by the Intermunicipal Waste Management Board of Gaspésie helped divert 155 tons of materials from landfill and recover 146 tons of materials originally destined for disposal. ⁵	

5 - The data in this section is based on a cross-analysis of the RGP Impact Fixed Income Portfolio’s holdings as of December 31, 2024, with impact data from third parties. See the “About This Report” section for more details. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives Improve access to and quality of education



Impact Metric	Result
Amount invested in education	\$ 3,979,251

Promote well-being and increase access to healthcare



Impact Metric	Result
Amount invested in wellness and healthcare institutions	\$ 4,684,769

Contribute to reducing inequalities



Impact Metric	Result
Amount invested in savings and credit cooperatives	\$ 3,011,615



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to public transportation



Impact Metric	Result ⁵
Amount invested in projects improving public transportation infrastructure	\$ 12,731,464

Example of Impact : A social bond issued by Toronto Community Housing contributed to the construction of **43,776 affordable housing units**.



6 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Refer to the “About This Report” section for more details. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.

For illustrative purposes, the impact bonds selected by the sub-advisors of the RGP Impact Fixed Income Portfolio were used to help finance the following projects:



Climate Change

Brookfield Green Bond

Sector of Interest



Renewable Energy

Description



19,300 MW of capacity in North, Central, and South America, Europe, and Asia.

World leader in hydroelectric energy (approximately 74% of its portfolio).

Wind, solar, and decentralized energy production and storage facilities

Impact Metrics



- Provide low-carbon renewable energy
- Construct, maintain, renovate, or acquire production infrastructure
- Reduce energy consumption or support energy management and storage

SDG(s)



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



Health and Well-being

Toronto Social Bond

Sector of Interest



Affordable Housing

Description



Toronto is the first Canadian government entity to issue a social bond

The funding supports 1,000 new beds for permanent housing and related development, including long-term care, transitional housing, emergency shelters, and affordable housing

Impact Metrics



- Number of housing units

SDG(s)



11 SUSTAINABLE CITIES AND COMMUNITIES



Health and Responsible Consumption

Darling Ingredients Green Bond

Sector of Interest



Circular Economy

Description



Collects and processes food waste into essential ingredients for nutrition and bioenergy

Impact Metrics



- Weight of food waste collected and processed

SDG(s)



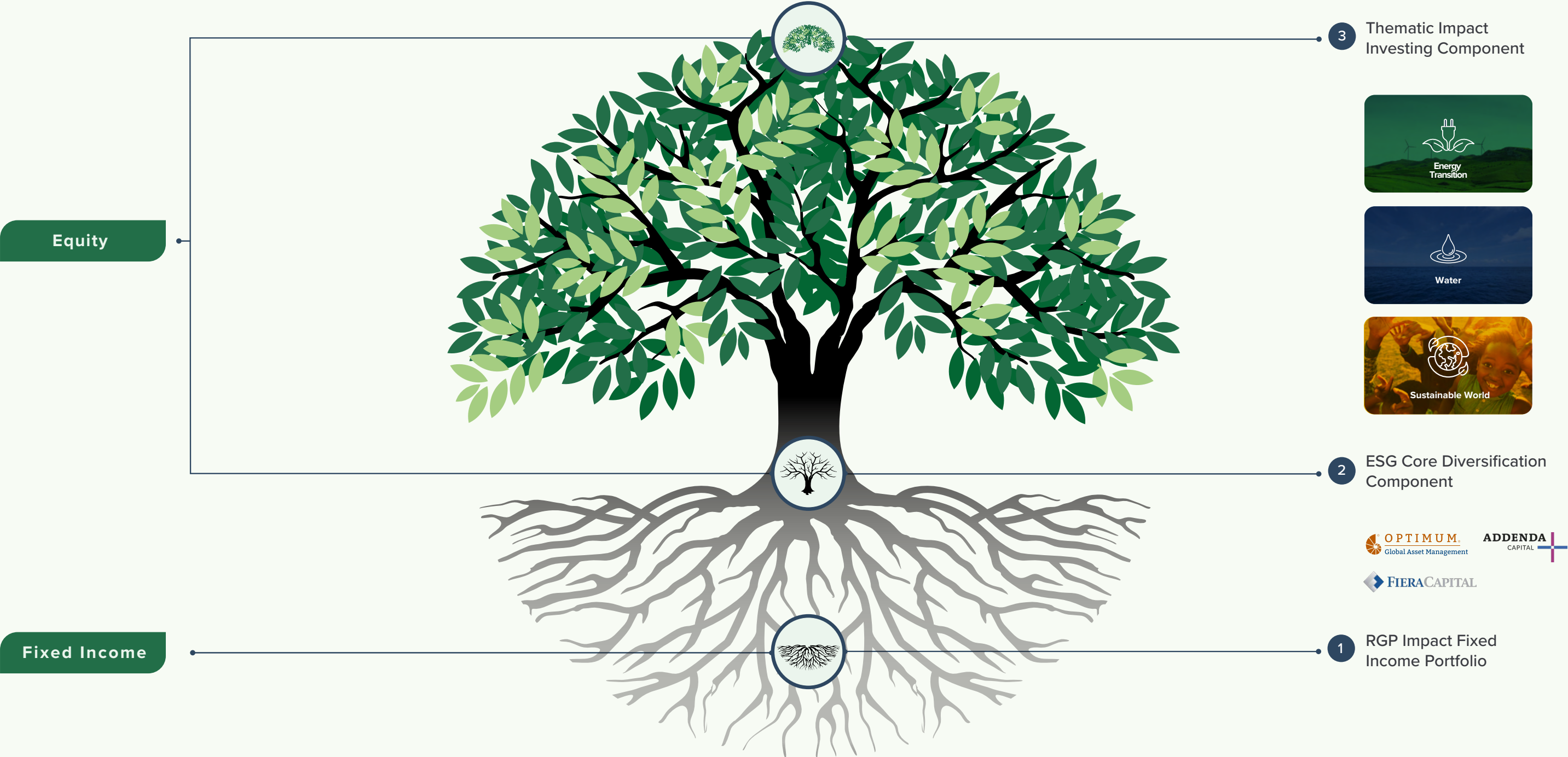
GreenWise Conservative Portfolio



1. Overview of the GreenWise Portfolios Construction ⁷
2. Mapping the GreenWise Conservative Portfolio's Contribution to the United Nations Sustainable Development Goals (SDGs)
3. Monitoring Impact Metrics

7 - GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Construction of the GreenWise Portfolios ⁸ | Three Key Components



8- GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Contribution of the GreenWise Conservative Portfolio to the United Nations Sustainable Development Goals (SDGs)



THE GLOBAL GOALS
For Sustainable Development

The Sustainable Development Goals (SDGs) were adopted by United Nations member states in 2015 and serve as a global reference framework for impact investing. They are a universal call to action to end poverty, protect the planet, and improve life and prospects for everyone, everywhere. These goals are part of the 2030 Agenda for Sustainable Development. You can find more information about the United Nations SDGs by clicking [Here](#).

Primary SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of more than 10% of the portfolio’s assets

7

AFFORDABLE AND
CLEAN ENERGY

11

SUSTAINABLE CITIES
AND COMMUNITIES

12

RESPONSIBLE
CONSUMPTION
AND PRODUCTION

13

CLIMATE
ACTION

Other SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of less than 10% of the portfolio’s assets

1

NO
POVERTY

2

ZERO
HUNGER

3

GOOD HEALTH
AND WELL-BEING

4

QUALITY
EDUCATION

5

GENDER
EQUALITY

6

CLEAN WATER
AND SANITATION

8

DECENT WORK AND
ECONOMIC GROWTH

9

INDUSTRY, INNOVATION
AND INFRASTRUCTURE

10

REDUCED
INEQUALITIES

14

LIFE
BELOW WATER

15

LIFE
ON LAND

16

PEACE, JUSTICE
AND STRONG
INSTITUTIONS

17

PARTNERSHIPS
FOR THE GOALS

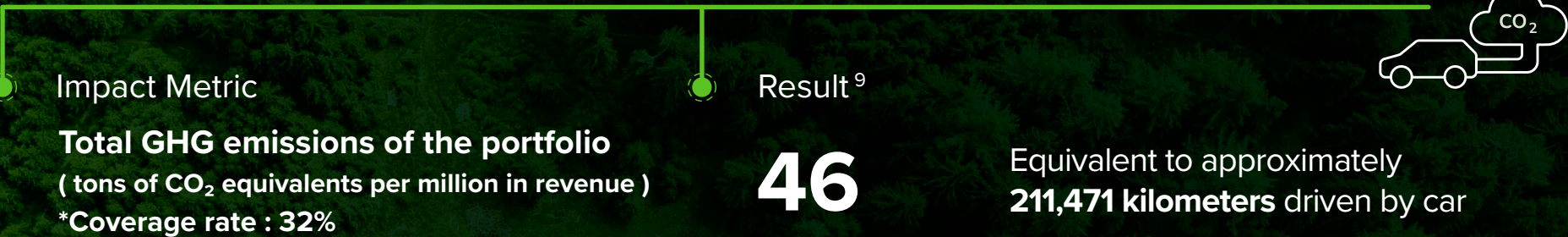


Impact Metrics Tracking : Environment | As of December 31, 2024

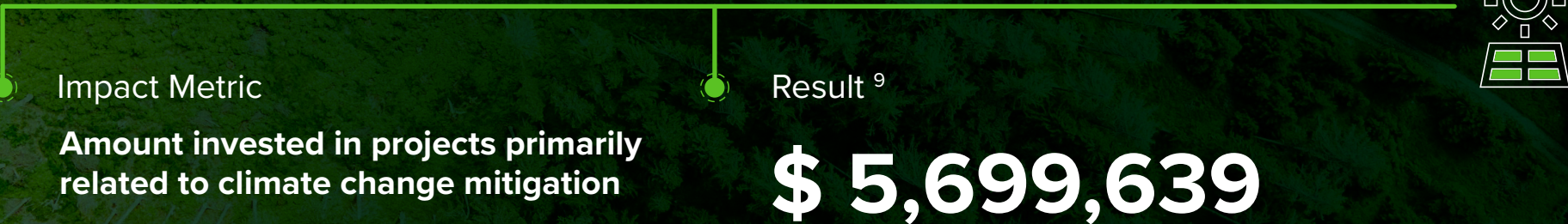
Impact Theme
Climate Change



Objectives Reduce the portfolio's carbon footprint



Support projects related to climate change mitigation (related to renewable energy production, energy efficiency, etc.)



Example Company : Iberdrola, a global leader in renewable energy, particularly wind and solar. Its efforts focus on reducing carbon emissions and promoting a sustainable energy transition, ensuring a reliable electricity supply while supporting local economies.

Source : GHG emissions equivalency calculator provided by Natural Resources Canada.

9 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the “About This Report” section. For illustrative purposes, impact bonds selected by the sub-advisors of the RGP Impact Fixed Income Portfolio were used to help finance the bond projects presented in this section. These results are published based on the best available data and on methodological choices deemed most appropriate for our portfolio, and they are not audited by a third party.

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Impact Metrics Tracking : Environment | As of December 31, 2024

Impact Theme
Natural Resources



Objectives
Preserve natural resources and protect ecosystems



Impact Metrics	Results ¹⁰
Amount invested in resource and waste management projects	\$ 5,783,980
Amount invested in water sanitation, protection, and management projects	\$ 3,146,886

Example Company : Xylem specializes in water management by developing advanced technologies that enhance supply efficiency and promote sustainable treatment systems. For example, its solutions help reduce water loss in urban networks.¹⁰

10 - The data in this section is based on cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to and quality of education



Impact Metrics	Result
Amount invested in human development aimed at promoting human capabilities and progress	\$ 3,156,074

Promote well-being and increase access to healthcare



Impact Metrics	Result
Amount invested in wellness and healthcare institutions	\$ 2,476,229

Contribute to reducing inequalities



Impact Metrics	Result
Amount invested in savings and credit cooperatives / Attributable to the fixed income portion only	\$ 3,011,615



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to public transportation



Impact Metrics

Result ¹¹

Amount invested in projects improving public transportation infrastructure / Attributable to the fixed income portion only

\$ 8,013,184

Example Company

Addus specializes in home care services, offering personalized care that enhances the quality of life for seniors and individuals with disabilities. For example, its services help patients maintain independence, reduce hospitalizations, and strengthen family support—contributing to healthier and more inclusive communities.

11 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the "About This Report" section. For illustrative purposes, impact bonds selected by the portfolio's sub-advisors were used to help finance the bond projects presented in this section.

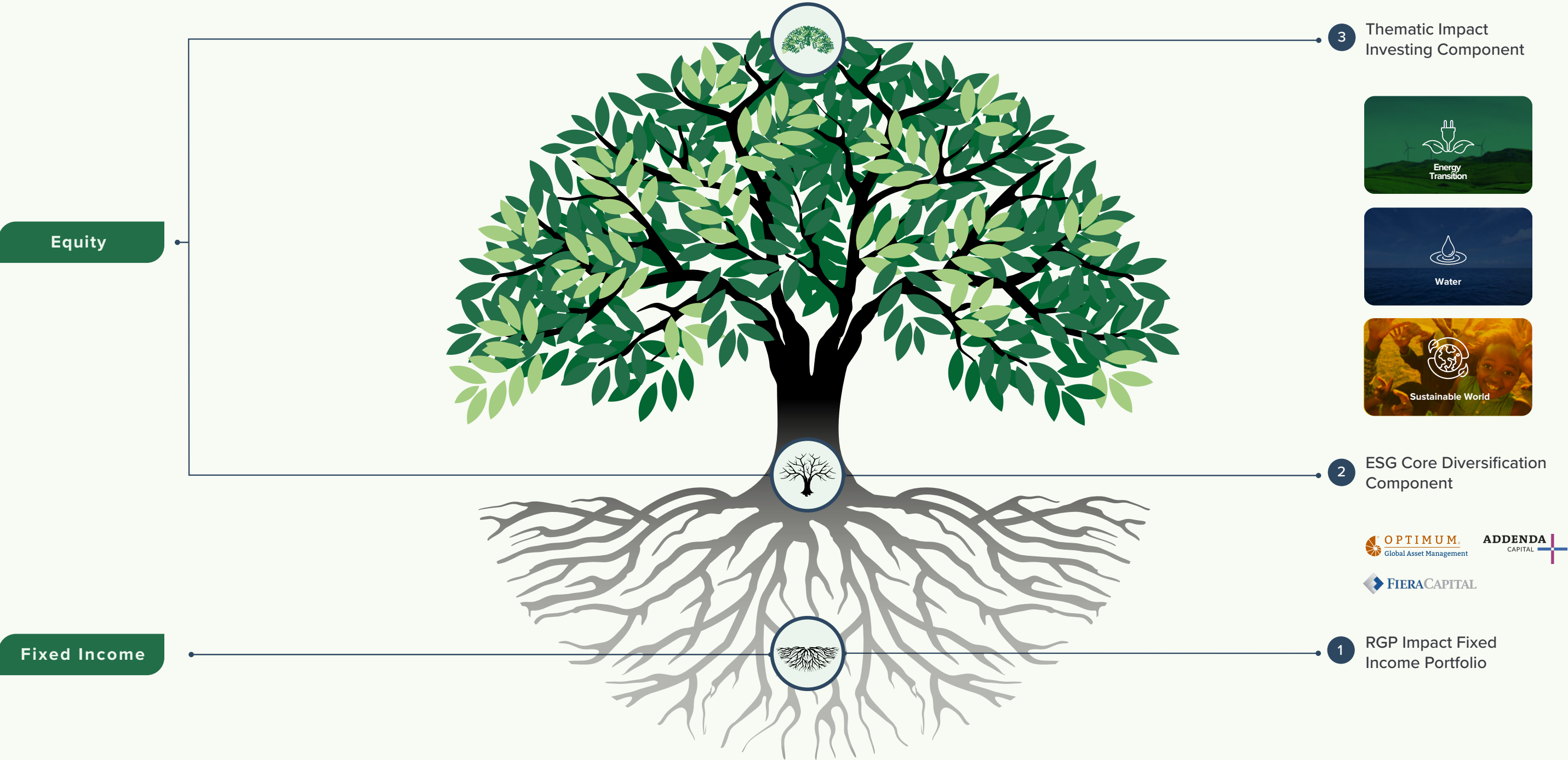
GreenWise Balanced Portfolio



- 1.** Overview of the GreenWise Portfolios Construction ¹²
- 2.** Mapping the GreenWise Conservative Portfolio's Contribution to the United Nations Sustainable Development Goals (SDGs)
- 3.** Monitoring Impact Metrics

12 - GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Construction of the GreenWise Portfolios ¹³ | Three Key Components



13- GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Contribution of the GreenWise Balanced Portfolio to the United Nations Sustainable Development Goals (SDGs)



THE GLOBAL GOALS
For Sustainable Development

The Sustainable Development Goals (SDGs) were adopted by United Nations member states in 2015 and serve as a global reference framework for impact investing. They are a universal call to action to end poverty, protect the planet, and improve life and prospects for everyone, everywhere. These goals are part of the 2030 Agenda for Sustainable Development. You can find more information about the United Nations SDGs by clicking [Here](#).

Primary SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of more than 10% of the portfolio’s assets

7

AFFORDABLE AND
CLEAN ENERGY

9

INDUSTRY, INNOVATION
AND INFRASTRUCTURE

11

SUSTAINABLE CITIES
AND COMMUNITIES

12

RESPONSIBLE
CONSUMPTION
AND PRODUCTION

13

CLIMATE
ACTION

Other SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of less than 10% of the portfolio’s assets

1

NO
POVERTY

2

ZERO
HUNGER

3

GOOD HEALTH
AND WELL-BEING

4

QUALITY
EDUCATION

5

GENDER
EQUALITY

6

CLEAN WATER
AND SANITATION

8

DECENT WORK AND
ECONOMIC GROWTH

10

REDUCED
INEQUALITIES

14

LIFE
BELOW WATER

15

LIFE
ON LAND

16

PEACE, JUSTICE
AND STRONG
INSTITUTIONS

17

PARTNERSHIPS
FOR THE GOALS



Impact Metrics Tracking : Environment | As of December 31, 2024

Impact Theme
Climate Change

7 AFFORDABLE AND CLEAN ENERGY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

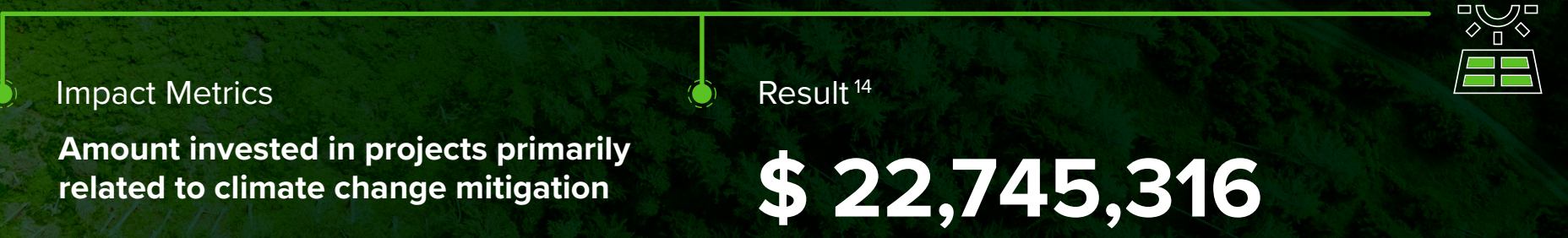
13 CLIMATE ACTION

Objectives

Reduce the portfolio’s carbon footprint



Support projects related to climate change mitigation (related to renewable energy production, energy efficiency, etc.)



Example Company : Iberdrola, a global leader in renewable energy, particularly wind and solar. Its efforts focus on reducing carbon emissions and promoting a sustainable energy transition, ensuring a reliable electricity supply while supporting local economies.

Source : GHG emissions equivalency calculator provided by Natural Resources Canada.

14 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the “About This Report” section. For illustrative purposes, impact bonds selected by the sub-advisors of the RGP Impact Fixed Income Portfolio were used to help finance the bond projects presented in this section. These results are published based on the best available data and on methodological choices deemed most appropriate for our portfolio, and they are not audited by a third party.

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Impact Metrics Tracking : Environment | As of December 31, 2024

Impact Theme
Natural Resources

6

CLEAN WATER AND SANITATION

12

CONSUMPTION RESPONSABLE

14

LIFE BELOW WATER

15

LIFE ON LAND

Objectives
Preserve natural resources and protect ecosystems



Impact Metrics	Results ¹⁵
Amount invested in resource and waste management projects	\$ 25,073,537
Amount invested in water sanitation, protection, and management projects	\$ 15,344,314

Example Company : Xylem specializes in water management by developing advanced technologies that enhance supply efficiency and promote sustainable treatment systems. For example, its solutions help reduce water loss in urban networks.¹⁵

15 - The data in this section is based on cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to and quality of education



Impact Metrics	Result
Amount invested in human development aimed at promoting human capabilities and progress	\$ 8,412,560

Promote well-being and increase access to healthcare



Impact Metrics	Result
Amount invested in wellness and healthcare institutions	\$ 11,769,975

Contribute to reducing inequalities



Impact Metrics	Result
Amount invested in savings and credit cooperatives / Attributable to the fixed income portion only	\$ 3,011,615



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to public transportation



Impact Metrics

Amount invested in projects improving public transportation infrastructure / Attributable to the fixed income portion only

Result¹⁶

\$ 5,741,890

Example Company

Addus specializes in home care services, offering personalized care that enhances the quality of life for seniors and individuals with disabilities. For example, its services help patients maintain independence, reduce hospitalizations, and strengthen family support—contributing to healthier and more inclusive communities.

16 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the “About This Report” section. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.

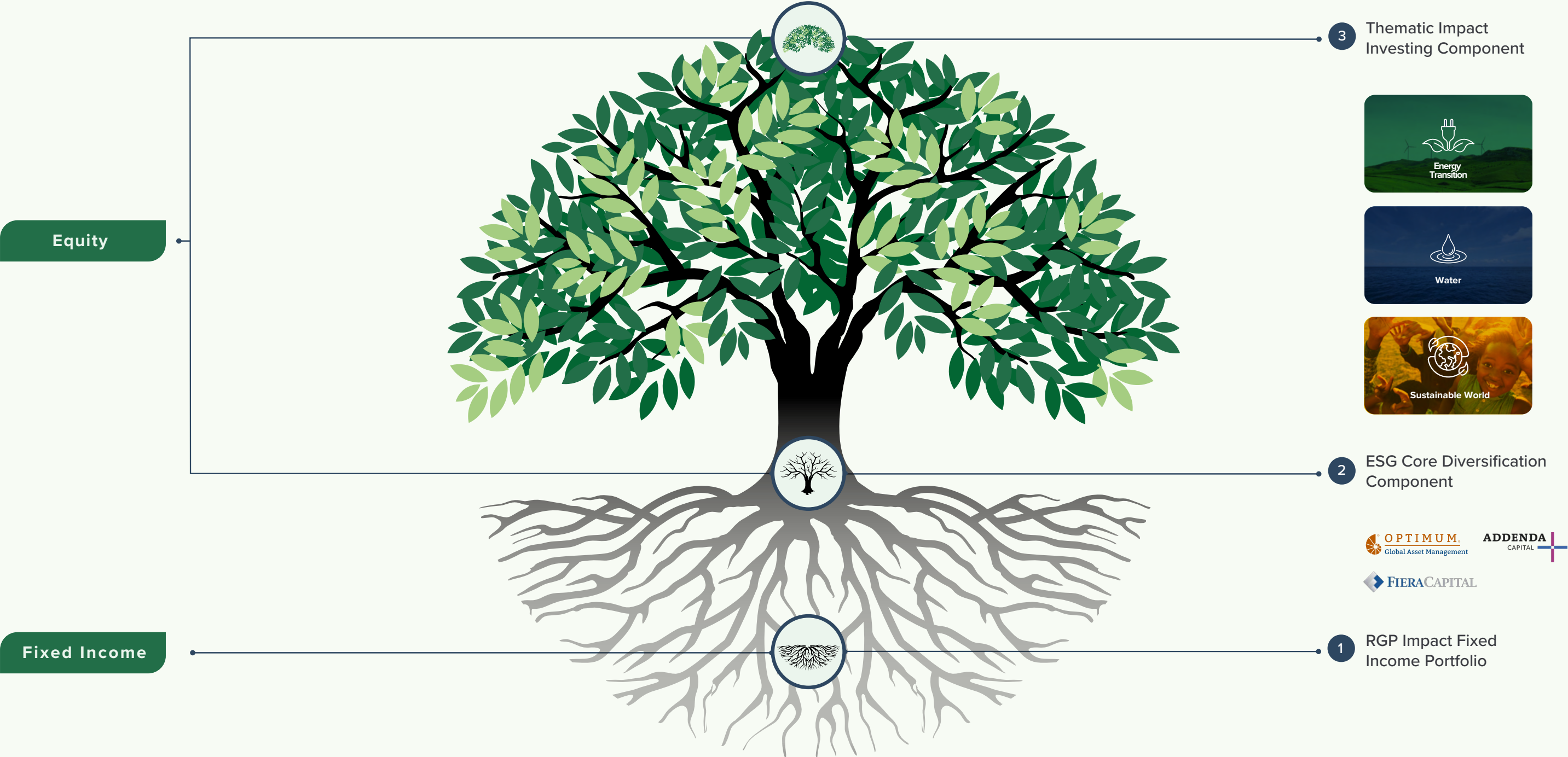
GreenWise Growth Portfolio



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2. Mapping the GreenWise Conservative Portfolio's Contribution to the United Nations Sustainable Development Goals (SDGs)
3. Monitoring Impact Metrics

17 - GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Construction of the GreenWise Portfolios ¹⁸ | Three Key Components



18- GreenWise Conservative Portfolio, GreenWise Balanced Portfolio, GreenWise Growth Portfolio

Contribution of the GreenWise Growth Portfolio to the United Nations Sustainable Development Goals (SDGs)

The Sustainable Development Goals (SDGs) were adopted by United Nations member states in 2015 and serve as a global reference framework for impact investing. They are a universal call to action to end poverty, protect the planet, and improve life and prospects for everyone, everywhere. These goals are part of the 2030 Agenda for Sustainable Development. You can find more information about the United Nations SDGs by clicking [Here](#).



THE GLOBAL GOALS
For Sustainable Development

Primary SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of more than 10% of the portfolio’s assets



Other SDGs Supported

As of December 31, 2024, each of the following SDGs was associated with an allocation of less than 10% of the portfolio’s assets





Impact Metrics Tracking : Environment | As of December 31, 2024

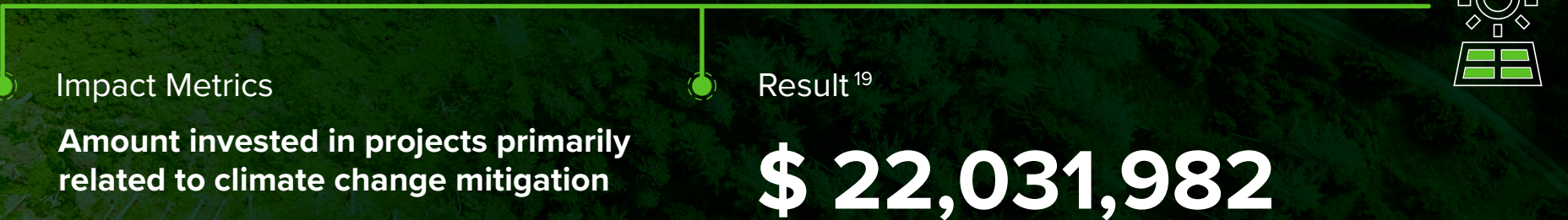
Impact Theme
Climate Change



Objectives Reduce the portfolio's carbon footprint



Support projects related to climate change mitigation (related to renewable energy production, energy efficiency, etc.)



Example Company : Iberdrola, a global leader in renewable energy, particularly wind and solar. Its efforts focus on reducing carbon emissions and promoting a sustainable energy transition, ensuring a reliable electricity supply while supporting local economies.

Source : GHG emissions equivalency calculator provided by Natural Resources Canada.

19 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the “About This Report” section. For illustrative purposes, impact bonds selected by the sub-advisors of the RGP Impact Fixed Income Portfolio were used to help finance the bond projects presented in this section. These results are published based on the best available data and on methodological choices deemed most appropriate for our portfolio, and they are not audited by a third party.

Any calculation errors or future updates resulting from methodological changes or the integration of new data that would significantly alter previously published results will be addressed and corrected in future publications. Our financed emissions include Scope 1 and Scope 2 emissions from companies in which we invest either directly or through asset managers (i.e., direct GHG emissions from company-owned sources and indirect emissions associated with heating or electricity consumed by the company).



Impact Metrics Tracking : Environment | As of December 31, 2024

Impact Theme

Natural Resources



Objectives

Preserve natural resources and protect ecosystems



20 - The data in this section is based on cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. For illustrative purposes, impact bonds selected by the portfolio's sub-advisors were used to help finance the bond projects presented in this section.



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to and quality of education



Impact Metrics	Result
Amount invested in human development aimed at promoting human capabilities and progress	\$ 6,187,311

Promote well-being and increase access to healthcare



Impact Metrics	Result
Amount invested in wellness and healthcare institutions	\$ 12,770,982

Contribute to reducing inequalities



Impact Metrics	Result
Amount invested in savings and credit cooperatives / Attributable to the fixed income portion only	\$ 3,011,615



Impact Metrics Tracking : Social | As of December 31, 2024

Impact Theme

Community and Individual

1 NO POVERTY

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

5 GENDER EQUALITY

10 REDUCED INEQUALITIES

11 SUSTAINABLE CITIES AND COMMUNITIES

Objectives

Improve access to public transportation



Impact Metrics	Result ²¹
Amount invested in projects improving public transportation infrastructure / Attributable to the fixed income portion only	\$ 2,564,117

Example Company : Addus specializes in home care services, offering personalized care that enhances the quality of life for seniors and individuals with disabilities. For example, its services help patients maintain independence, reduce hospitalizations, and strengthen family support—contributing to healthier and more inclusive communities.



21 - The data in this section is derived by cross-referencing the holdings of the RGP Impact Fixed Income Portfolio as of December 31, 2024, with impact data obtained from third-party sources. Please refer to the “About This Report” section. For illustrative purposes, impact bonds selected by the portfolio’s sub-advisors were used to help finance the bond projects presented in this section.

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This report may contain forward-looking statements about future performance, strategies, or outlook, as well as actions that may be taken. The use of conditional or future tense, or terms such as “may,” “might,” “should,” “expect,” “believe,” “forecast,” “plan,” “anticipate,” “estimate,” “intend,” “objective,” or similar expressions are indicative of forward-looking statements. Any statement that necessarily depends on future events may be a forward-looking statement. Forward-looking statements do not guarantee future performance. They involve uncertainties, assumptions, and inherent risks related to general economic factors, so predictions, forecasts, projections, and other forward-looking statements may not materialize.

We recommend that you not place undue reliance on such statements, as a number of important factors could cause actual events or results to differ significantly, explicitly or implicitly, from those mentioned in forward-looking statements. These factors include, but are not limited to, general economic and political conditions in Canada, the U.S., and globally, interest and exchange rates, global equity and capital markets, competition, technological developments, legislative and regulatory changes, judicial and administrative decisions, litigation, and natural disasters. This list of key factors is not exhaustive. Although these statements are based on assumptions believed to be reasonable, there is no guarantee that actual results will not differ materially from expected outcomes. We advise against undue reliance on forward-looking statements, as several significant factors could cause actual events or results to differ materially from those expressed or implied in any such statements.

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