

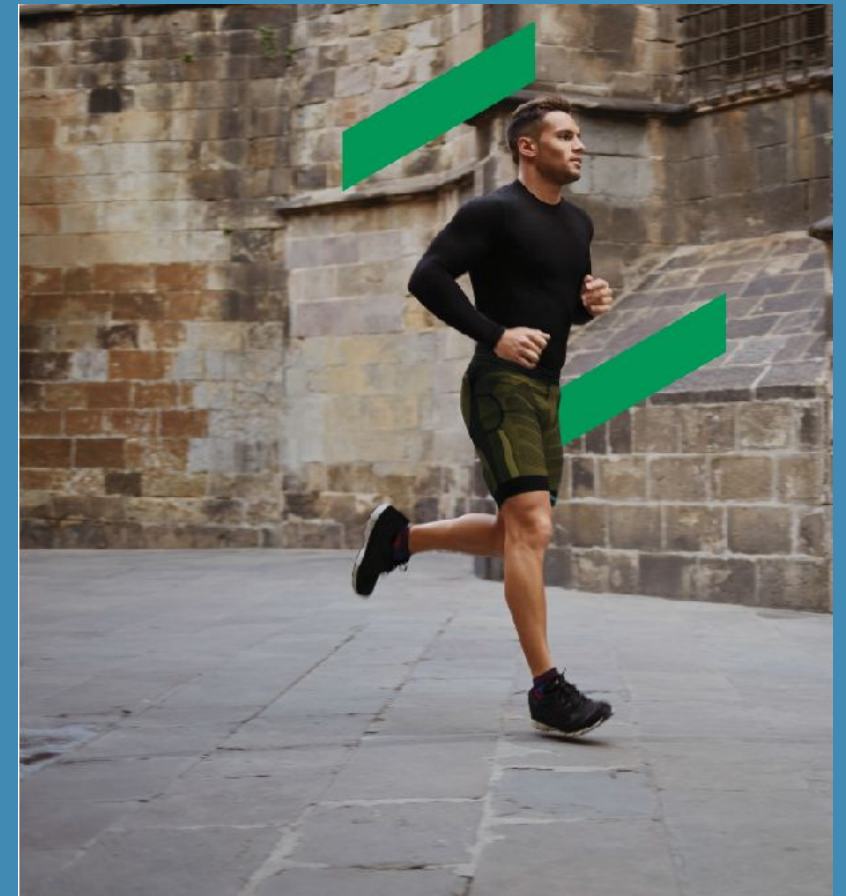
# Investment Policy - excerpt - 2025

Donations, Sponsorships and Community Development Fund



## Who we are

- ▶ **The Desjardins entity devoted to the National Defence Community**
- ▶ **A credit union created by the military, for the military**
- ▶ **A dedicated team of advisors who understand the reality of this special community**
- ▶ **Over 7 700 members**
- ▶ **4 service centers covering Quebec and beyond**





# Investment policy

- ▶ The Caisse's mission is to **contribute to the economic and social well-being of members of the National Defense Community.**
- ▶ Our credit union supports its community by helping projects that complement those of local organizations and institutions, without replacing different government entities.
- ▶ The policy aims to inform the members and partners of the Caisse about the nature of its contributions to the community.
- ▶ It allows the Caisse's board of directors to guide the allocation and management of financial levers at its disposal, including the Community Development Fund, donations and sponsorships.
- ▶ The Caisse des militaires **commits to reviewing this policy as needed.**

# Purpose

The **policy** reflects the business reality of the Caisse and the Desjardins Group, taking into account the specific needs of the members and the National Defense Community, the current strategic plan, and the directions of the Desjardins Group.

Through its involvement in the development of its community, the Caisse des militaires aims to convey the core values of the Desjardins Group :

- ▶ Money at the service of human development;
- ▶ Personal commitment;
- ▶ Democratic action;
- ▶ Integrity and rigor in the coop enterprise;
- ▶ Solidarity with the community;
- ▶ Intercooperation.

# Objectives

- ▶ To raise awareness of the Caisse's commitment and impact in its community;
- ▶ Ensure that its members and the community have the necessary information for its understanding;
- ▶ Meet the needs of members and the community by supporting key development projects;
- ▶ Promote the cooperative distinction and the democratic participation of members;
- ▶ Facilitate member access through the establishment of clearly defined criterias.



# Type of Investment and Code of Ethics

The Caisse des militaires has financial levers to improve the lives of individuals and communities. It relies on financial levers, as well as its employees and board of directors, to nurture proximity with members and the community.

The three levers are:

- ▶ Donations;
- ▶ Sponsorships;
- ▶ The Community Development Fund.

Anyone called upon to act for and on behalf of the Credit union in the context of this policy is bound by the Desjardins Code of Ethics, particularly regarding confidentiality and conflict of interest management.

# Eligibility Criteria

## Donations

### Eligibility in a glance

- ▶ Selected Applicants
- ▶ Membership
- ▶ Sectors of activity, scope, and visibility
- ▶ Investment Priorities

Follow the link to  
access the Full text  
(in French)

### Details

- ▶ The recipient is an organization, association, cooperative, or legal entity whose purpose is related to the National Defence.
- ▶ The applicant is not required to be a member of the Caisse.
- ▶ The initiative must concern the military and must reach a large number of people. It must be demonstrated how the project will contribute to the well-being of the community and bring visibility to the Caisse.
- ▶ The application must align with the Caisse investment priorities.



# Eligibility Criteria

## Sponsorships

### Eligibility in a glance

- ▶ Selected Applicants
- ▶ Membership
- ▶ Sector of activity, scope, and visibility
- ▶ Investment Priorities

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- ▶ The recipient is an organization, association, cooperative, or legal entity whose purpose is related to National Defence.
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# Community Development Fund

- ▶ The Community Development Fund, also called community dividends, allows members of the Caisse des militaires to contribute to the sustainable development of communities. This is done in complementarity with other financial levers available in the community, especially those from local, territorial, or sectoral development organizations. The investments from the Fund have a significant leveraging effect for many projects. It aims to support key projects that meet common needs, namely :
  - ▶ projects that bring together various stakeholders around a common goal, aiming for long-term positive impacts within the community of the Department of National Defence;
  - ▶ projects that have significant added value and a positive impact on individuals and their communities.

# Investment priorities

The investment priorities of the Community Development Fund, donations, and sponsorships are based on consultations conducted with various groups representing the interests of our members in 2024 and 2025.

## Investment priorities

- ▶ Community
- ▶ Youth
- ▶ Heritage
- ▶ Health

## Details

- ▶ Support projects or organizations to ensure services for the National Defence community.
- ▶ Educate the youth to develop knowledge aimed at their financial self-sufficiency
- ▶ Promote military heritage and the engagement of the National Defence community.
- ▶ Support initiatives that facilitate or encourage the improvement of physical or mental health.

# Eligibility Criteria

## Community Development Fund

### Eligibility in a glance

- ▶ Selected Applicants
- ▶ Membership
- ▶ Sector of activity, scope, and visibility
- ▶ Investment Priorities

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### Details

- ▶ The recipient is an organization, association, cooperative, or legal entity whose purpose is related to National Defence.
- ▶ The applicant is not required to be a member of the Caisse.
- ▶ The initiative must concern the military and must reach a large number of people. It must be demonstrated how the project will contribute to the well-being of the community and bring visibility to the credit union.
- ▶ The application must align with the Caisse investment priorities.

# Exclusions

## Donations, Sponsorships and Community Development Fund

### Exclusion criteria

- ▶ Applicants
- ▶ Use of Contributions
- ▶ Values and Ethics
- ▶ Sector of Activity
- ▶ Investment Priorities

Follow the link to  
access the Full text  
(in French)

### Details

- ▶ Applications from individuals, social clubs, or religious or politically - affiliated organizations
- ▶ Contributions cannot support the regular activities of a public or government organization. Contributions cannot replace government financial aid programs, but can constitute the community share or down payment required by these programs. They cannot be used to repay debt, accumulate funds in a reserve, or for building renovations. Service usage fees will not be reimbursed.
- ▶ Recipient organizations must not act contrary to the values of the Desjardins Group. The organization must not have engaged in fraudulent behavior or actions that could damage the reputation of the Caisse or the Desjardins Group.
- ▶ The project does not directly involve the military.
- ▶ The request does not align with the Caisse investment priorities.
- ▶ A complete list of exclusion can be found in our Politique de contribution.

# Project Submission and Deadlines

## Donations, Sponsorships and Community Development Fund

To submit a request, please fill out the form found on the Caisse's microsite, in the Community Engagement section.

Any incomplete application will be returned for revision. Assistance will be provided upon request by the Caisse. It must be resubmitted and will only be processed once all required details and documents have been received.

There are 4 submission dates for donations and sponsorships exceeding 10 000\$ and the Community Development Fund. The Caisse has 30 days to analyze the files.

After analysis and recommendation by the Governance, Ethics, and Cooperation Mandate Committee, the board of directors approves the application.

Subsequently, applicants will be informed of the Caisse's grant.

\*Exceptionally, any urgent request can be processed at any time during the year.

For donations and sponsorships under 10 000\$, applications are received throughout the year. Expect an answer in a maximum of 30 days.

### Applications deadlines\*

**Last Sunday of January**

**Last Sunday of May**

**Last Sunday of July**

**Last Sunday of October**

# Grant recipient Commitment

## Donations, Sponsorships and Community Development Fund

### Commitments

- ▶ Accountability
- ▶ Respect
- ▶ Transparency
- ▶ Promoting Engagement

### Details

- ▶ A contribution recipient must respect the obligations contained in the investment policy and in the grant agreement, as well as any other that may be requested by the Caisse.
- ▶ The Caisse and the recipient organization commit each other with the utmost respect for their missions.
- ▶ The Caisse and the recipient organization commit to demonstrating the highest level of transparency in the context of the monies granted. The recipient commits to reporting any change that could alter the support of the Caisse based on the initial request. The grantee may not receive funds from another Desjardins entity without prior authorization from the Caisse des militaires.
- ▶ Individuals or organizations that receive funds must demonstrate that they are committed to using all the resources made available to them. Any grant is conditional on the commitment and investment of the individuals or organizations who approach the Caisse.

# Grant Recipient Engagement

## Donations, Sponsorships and Community Development Fund

### Commitments

#### ▶ Visibility

### Details

- ▶ Sponsorships and contributions granted from the Community Development Fund must include a detailed visibility plan to promote the Caisse's involvement in its community.
- ▶ The Caisse may also request that directors or employees be present during the event or project announcement.
- ▶ Partners benefiting from financial involvement from the Caisse over several years must be able to provide an annual report, to ensure that the Caisse continues to benefit from adequate visibility and that all terms of the agreement are respected.
- ▶ The recipient organization must also ensure that it can provide royalty-free photos representing the event, the project, or the participants, in order to report on them in the Caisse's annual report and other communication material.