

DGAM Bond Fund

Fund Category
Canadian Fixed Income

General Information

Fund Code	211/611
Fund Inception	May 2013
Underlying Inception	December 2005
Fund Assets (\$Mil)	206.02
Underlying Assets (\$Mil)	408.21

Fund Company	Desjardins Global Asset Management Inc
Underlying Fund	DGIA Canadian Bond

Volatility Analysis



Investment Objective

This fund targets an annualized return higher than that of the FTSE Canada Universe Bond Index, over fouryear moving periods.

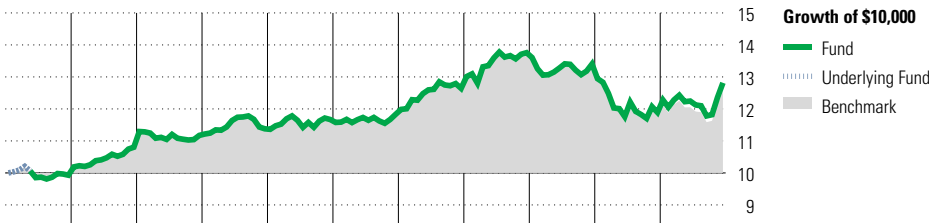
Benchmark

FTSE Canada Universe Bond

Investment Strategy

This fund, actively managed, aims to provide regular income and capital security by investing in a portfolio of fixed-income securities from the Canadian bond market. The fund employs a fundamental investment approach targeting a consistent allocation of value added sources. The strategy seeks to add value through management of duration, yield curve and credit risk.

Performance Analysis as of December 31, 2023



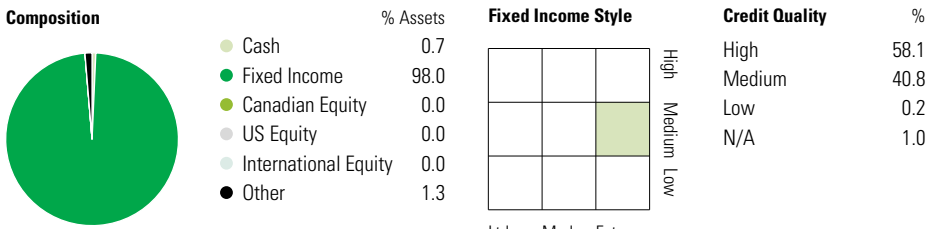
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
	—	—	■	■	■	■	■	■	■	■	■	Calendar Year
	-0.2	8.8	3.4	1.8	2.5	1.4	6.8	8.8	-2.6	-11.3	7.8	as at December 31, 2023
	-1.2	8.8	3.5	1.7	2.5	1.4	6.9	8.7	-2.5	-11.7	6.7	Fund Return %
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.8	7.8	-2.2	-2.3	0.3	1.6	2.6
Benchmark	8.3	6.7	-2.9	-2.8	0.0	1.3	2.4

Underlying Fund Performance

Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre at 1-800-968-3587.

Portfolio Analysis as of December 31, 2023



Top 10 Holdings	% Assets
Canada Housing Tr No 1. 25% 15-06-2026	6.4
Ontario (Province Of) 4.7% 02-06-2037	3.9
Canada (Government of) 2% 01-06-2032	3.8
Canada (Government of) 1.5% 01-06-2031	3.7
Canada (Government of) 1.25% 01-06-2030	2.9
Bank NS Halifax 2.95% 08-03-2027	2.4
Canada Housing Tr No 2% 15-09-2029	2.3
Province of Alberta 3.05% 01-12-2048	1.4
Canada Hsg Tr No 1 1.95% 15-12-2025	1.4
Ontario (Province Of) 2.9% 02-06-2049	1.3
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	403
Total Number of Stock Holdings	0
Total Number of Bond Holdings	299

Top Five Countries	% Assets
Canada	98.0
United States	1.4
Germany	0.7

Fixed Income Breakdown	% Bond
Government Bonds	49.8
Corporate Bonds	49.5
Other Bonds	0.0
Mortgage Backed Securities	0.6
ST Investments (Cash & Other)	0.0
Asset Backed Securities	0.1