

Melodia Growth 35/65 Fund

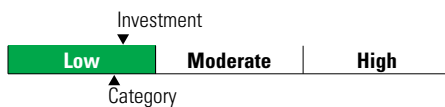
Fund Category

Global Fixed Income Balanced

General Information

Fund Code	224/624
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	67.17
Underlying Assets (\$Mil)	1,512.00
Fund Company	Desjardins Investments Inc
Underlying Fund	Melodia Moderate Growth Portfolio, I-Class

Volatility Analysis



Investment Objective

The Fund targets an annualized return higher than the benchmark indices below, over four-year moving periods

Benchmark

45.5% FTSE Canada Universe Bond, 19.5% Bloomberg Barclays Multiverse Hedged, 10.5% MSCI Canada Net, 24.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund aims to provide an income return and a moderate long-term capital appreciation by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world. The Fund is intended for investors who have a secure profile and moderate risk tolerance.

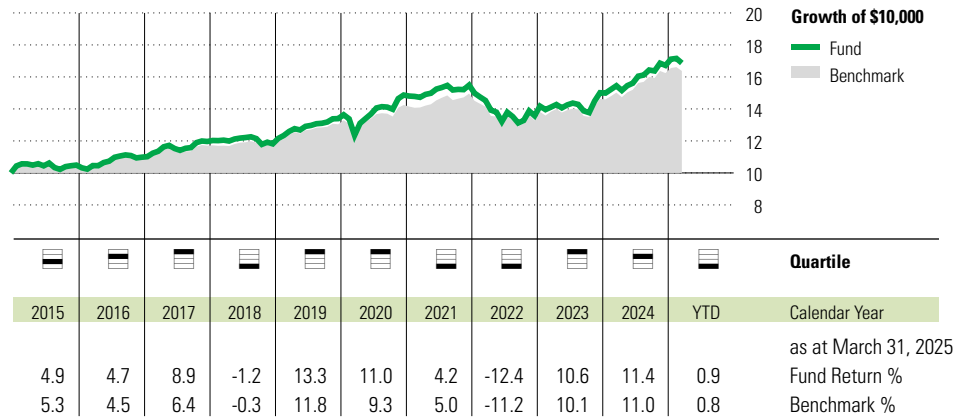
Notes

Returns calculated before December 2013 are simulated according to the allocation of Melodia Portfolios in force before this date.

The benchmark has been modified as of July 1st, 2019.

Due to restrictions regarding the availability of certain indices, we used the USD version of Barclays Capital benchmark before November 2015.

Performance Analysis as of March 31, 2025

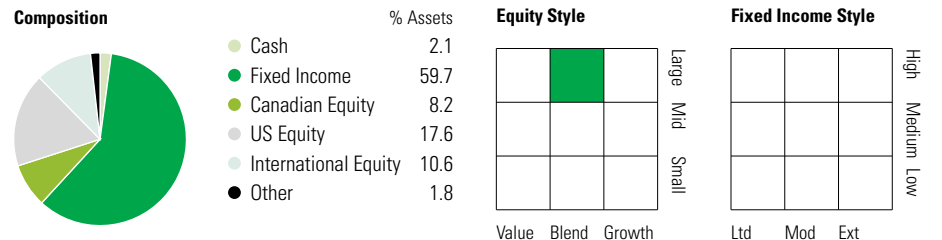


Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-1.7	0.9	9.2	9.3	5.1	3.5	6.4	4.8
Benchmark	-1.4	0.8	9.0	8.8	5.0	3.8	5.8	4.5

Calculated Returns (See Notes)

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 March 31, 2025



Top Five Countries	% Assets
United States	48.4
Canada	22.5
United Kingdom	6.1
France	4.6
Japan	3.5

Top 10 Holdings	% Assets
Canada (Government of) 2.75% 01-09-2027	1.3
Canada (Government of) 3.25% 01-12-2034	1.1
Canada (Government of) 4% 01-08-2026	1.1
Microsoft Corp	0.9
Canada (Government of) 1.5% 01-06-2031	0.9
Ontario (Province Of) 4.7% 02-06-2037	0.9
Quebec (Province Of) 5% 01-12-2041	0.8
Desjardins Emerg Markets Opp Class A	0.8
Apple Inc	0.7
NVIDIA Corp	0.7
Total Number of Portfolio Holdings	26
Total Number of Underlying Holdings	8,858
Total Number of Stock Holdings	6,136
Total Number of Bond Holdings	1,979

Global Equity Sectors	% Equity
Utilities	3.2
Energy	6.5
Financials	22.9
Materials	3.7
Consumer Discretionary	9.5
Consumer Staples	6.5
Communication Services	5.6
Industrials	11.8
Health Care	10.2
Information Technology	17.8
Real Estate	2.3
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	50.1
Corporate Bonds	40.2
Other Bonds	0.0
Mortgage Backed Securities	7.4
ST Investments (Cash & Other)	1.7
Asset Backed Securities	0.8