

Melodia Growth 35/65 Fund

Fund Category

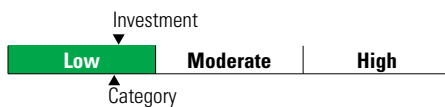
Global Fixed Income Balanced

General Information

Fund Code	224/624
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	164.81
Underlying Assets (\$Mil)	1,726.08

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

Secure 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 moderate risk tolerance. Asset allocation between the fund's different classes is done on a strategic basis.

Risk tolerance: Low

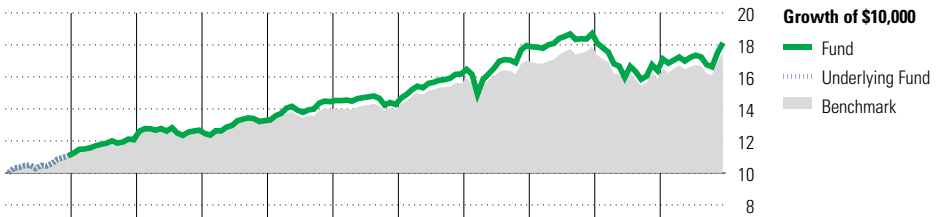
Notes

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 December 31, 2023



											Quartile	
											Calendar Year	
											as at December 31, 2023	
											Fund Return %	
											Benchmark %	
—	—	■	■	■	■	■	■	■	■	■	■	
2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
10.7	9.1	4.9	4.7	8.9	-1.2	13.3	11.0	4.2	-12.4	10.6		
9.1	9.6	5.3	4.5	6.4	-0.3	11.8	9.3	5.0	-11.2	10.1		

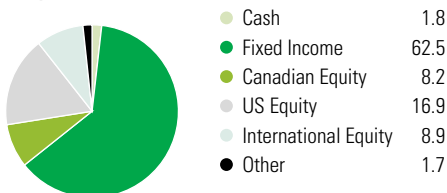
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.2	10.6	-1.5	0.3	2.9	4.9	5.1
Benchmark	7.8	10.1	-1.1	0.9	2.9	4.6	4.8

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 December 31, 2023

Composition



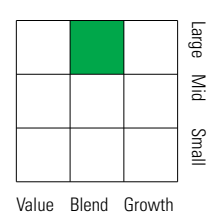
Top Five Countries

Country	% Assets
United States	49.7
Canada	24.0
United Kingdom	4.1
France	3.2
Japan	2.6

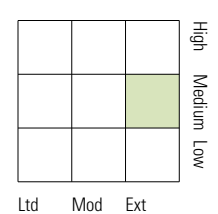
Top 10 Holdings

Holder	% Assets
Canada Housing Tr No 1. 25% 15-06-2026	1.6
Canada (Government of) 2% 01-06-2032	1.5
Canada (Government of) 1.25% 01-06-2030	1.4
Ontario (Province Of) 4.7% 02-06-2037	1.2
Canada (Government of) 1.5% 01-04-2025	0.9
Canada Hsg Tr No 1 1.95% 15-12-2025	0.9
Canada (Government of) 1.5% 01-06-2031	0.9
Desjardins Emerging Markets Opp I	0.8
Microsoft Corp	0.7
Bank NS Halifax 2.95% 08-03-2027	0.6
Total Number of Portfolio Holdings	21
Total Number of Underlying Holdings	4,599
Total Number of Stock Holdings	1,855
Total Number of Bond Holdings	2,125

Equity Style



Fixed Income Style



Global Equity Sectors

Sector	% Equity
Utilities	2.1
Energy	6.4
Financials	20.1
Materials	3.3
Consumer Discretionary	10.0
Consumer Staples	5.9
Communication Services	6.4
Industrials	12.4
Health Care	10.7
Information Technology	18.9
Real Estate	3.8
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	51.4
Corporate Bonds	42.5
Other Bonds	0.0
Mortgage Backed Securities	3.0
ST Investments (Cash & Other)	1.9
Asset Backed Securities	1.0