

Melodia Growth 45/55 Fund

Fund Category

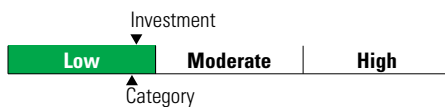
Global Neutral Balanced

General Information

Fund Code 226/0226
Fund Inception December 2013
Underlying Inception June 2010
Fund Assets (\$Mil) 127.37
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.3% Melodia Moderate Growth Portfolio, I-Class / 66.7% Melodia Diversified 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

38.5% FTSE Canada Universe Bond, 16.5% Bloomberg Barclays Multiverse Hedged, 13.5% MSCI Canada Net, 31.5% MSCI All Country World ex Canada IMI Net

Investor Profile

Moderate Profile

This fund aims to strike a balance between income return and 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: Moderate

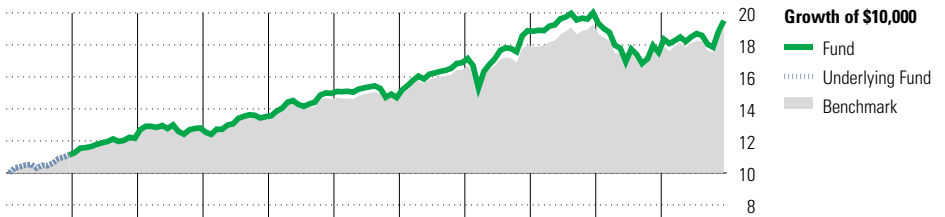
Notes

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

The fund's composition was last changed on May 19, 2020. 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



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
Calendar Year	—	—	■	■	■	■	■	■	■	■	■	as at December 31, 2023
Fund Return %	11.2	9.4	5.3	5.5	10.8	-1.7	14.8	11.8	5.9	-12.4	11.4	
Benchmark %	10.9	10.0	5.8	5.3	7.6	-0.8	13.1	9.6	7.1	-11.1	11.1	

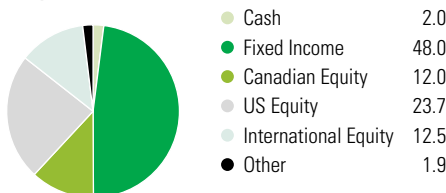
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.2	11.4	-1.2	1.1	3.7	5.8	5.8
Benchmark	7.9	11.1	-0.6	1.9	3.8	5.6	5.6

Calculated Returns (See Notes)

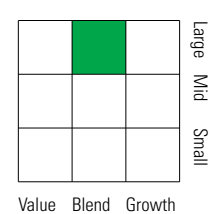
Disclosure The above data represents past performance returns, which is not indicative of future results. These are gross performance returns, calculated after the fund's operating expenses, but before investment fees. For more information, please contact Desjardins Insurance's Customer Contact Centre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

Portfolio Analysis as of December 31, 2023

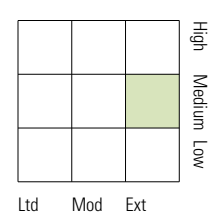
Composition



Equity Style



Fixed Income Style



Top Five Countries

Country	% Assets
United States	49.2
Canada	24.9
United Kingdom	4.0
France	3.1
Japan	2.5

Top 10 Holdings

Holder	% Assets
Canada Housing Tr No 1. 25% 15-06-2026	1.2
Desjardins Emerging Markets Opp I	1.2
Canada (Government of) 2% 01-06-2032	1.1
Microsoft Corp	1.0
Canada (Government of) 1.25% 01-06-2030	1.0
Ontario (Province Of) 4.7% 02-06-2037	0.9
Apple Inc	0.7
Bank of Montreal	0.7
Canada (Government of) 1.5% 01-04-2025	0.7
Canada Hsg Tr No 1 1.95% 15-12-2025	0.7
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

Global Equity Sectors

Sector	% Equity
Utilities	2.1
Energy	6.5
Financials	20.3
Materials	3.4
Consumer Discretionary	9.9
Consumer Staples	5.8
Communication Services	6.4
Industrials	12.4
Health Care	10.6
Information Technology	18.9
Real Estate	3.8
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	49.9
Corporate Bonds	43.0
Other Bonds	0.0
Mortgage Backed Securities	3.0
ST Investments (Cash & Other)	2.8
Asset Backed Securities	0.9