

# Melodia Growth 45/55 Fund

## Fund Category

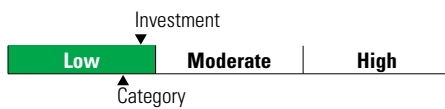
Global Neutral Balanced

## General Information

Fund Code	226/0226
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	79.15
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

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 profile and risk tolerance.

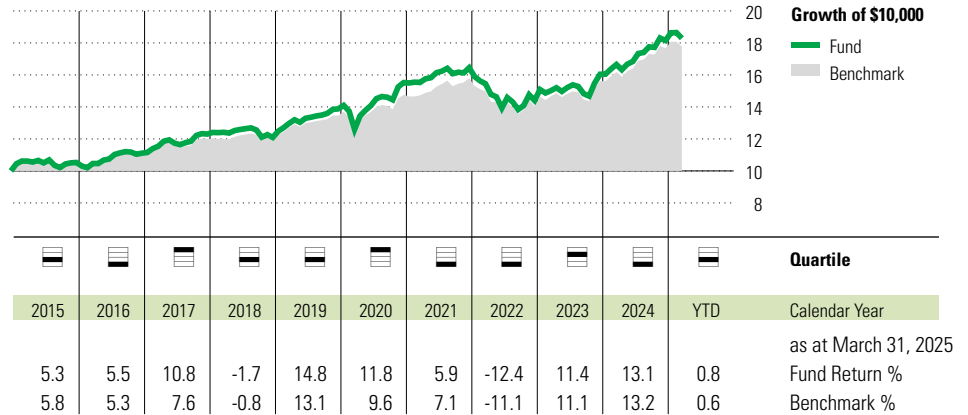
## Notes

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 March 31, 2025

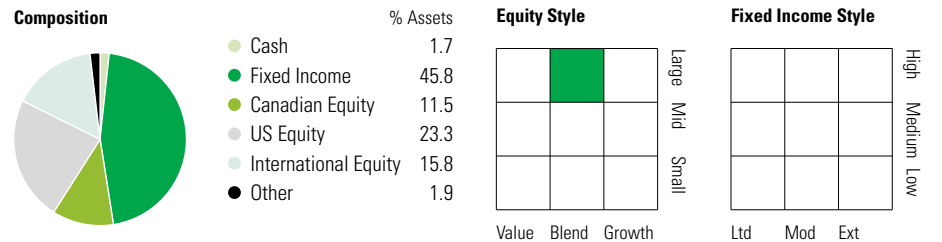


Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-1.9	0.8	9.8	10.4	5.8	4.2	7.8	5.6
Benchmark	-1.7	0.6	9.8	10.1	5.9	4.8	7.2	5.3

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	46.1
Canada	22.7
United Kingdom	5.7
France	4.1
Japan	4.1

Top 10 Holdings	% Assets
Microsoft Corp	1.2
Desjardins Sustainable Intl Eq Fd	1.0
Canada (Government of) 2.75% 01-09-2027	0.9
Apple Inc	0.9
Royal Bank of Canada	0.9
NVIDIA Corp	0.9
Amazon.com Inc	0.8
Canada (Government of) 3.25% 01-12-2034	0.8
Canada (Government of) 4% 01-08-2026	0.8
The Toronto-Dominion Bank	0.7
Total Number of Portfolio Holdings	27
Total Number of Underlying Holdings	8,902
Total Number of Stock Holdings	6,177
Total Number of Bond Holdings	1,978

Global Equity Sectors	% Equity
Utilities	3.3
Energy	7.1
Financials	23.1
Materials	3.9
Consumer Discretionary	9.2
Consumer Staples	6.5
Communication Services	5.5
Industrials	12.1
Health Care	10.1
Information Technology	16.9
Real Estate	2.3
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	49.3
Corporate Bonds	40.8
Other Bonds	0.0
Mortgage Backed Securities	7.1
ST Investments (Cash & Other)	2.6
Asset Backed Securities	0.7