

Melodia Growth 55/45 Fund

Fund Category

Global Neutral Balanced

General Information

Fund Code	228/0228
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	91.95
Underlying Assets (\$Mil)	N/A

Fund Company	Desjardins Investments Inc
Underlying Fund	50% Melodia Diversified Growth Portfolio, I-Class / 50% Melodia Balanced 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

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

Investor Profile

This Fund aims to provide long-term capital appreciation and, to a lesser extent, generate an income return 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 balanced profile and moderate risk tolerance.

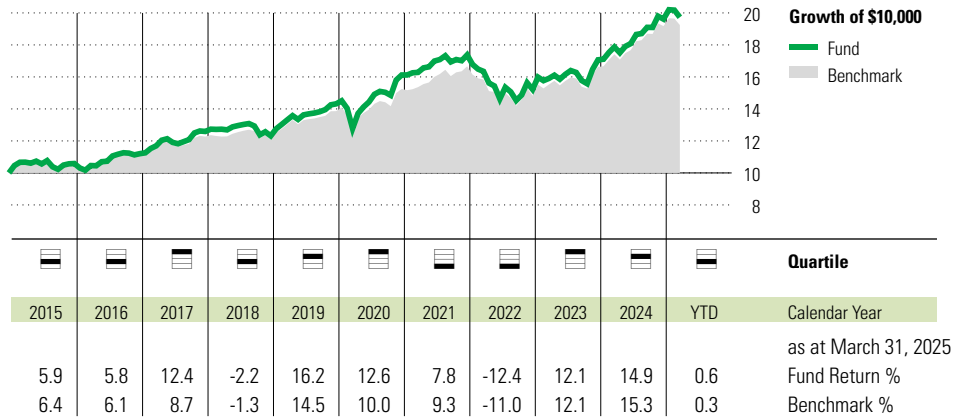
Notes

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

The 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

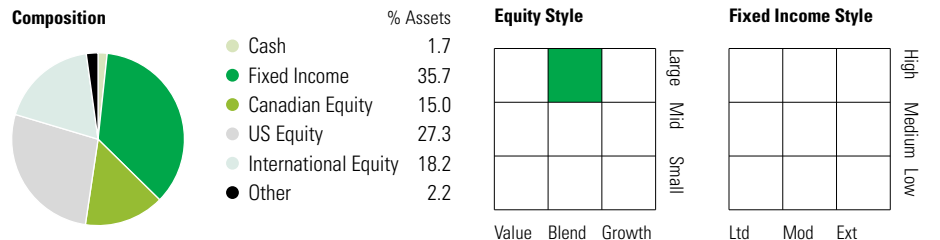


Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.2	0.6	10.4	11.4	6.5	4.9	9.1	6.3
Benchmark	-2.1	0.3	10.5	11.3	6.7	5.8	8.7	6.1

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	Global Equity Sectors	% Equity
United States	45.2	Utilities	3.2
Canada	24.8	Energy	7.2
United Kingdom	5.5	Financials	23.1
France	3.9	Materials	3.9
Japan	3.9	Consumer Discretionary	9.1
		Consumer Staples	6.4
		Communication Services	5.4
		Industrials	12.3
		Health Care	10.0
		Information Technology	16.8
		Real Estate	2.4
		Unclassified	0.0

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Microsoft Corp	1.4	Government Bonds	48.8
Desjardins Sustainable Intl Eq Fd	1.3	Corporate Bonds	41.0
Royal Bank of Canada	1.1	Other Bonds	0.0
Apple Inc	1.1	Mortgage Backed Securities	6.9
NVIDIA Corp	1.0	ST Investments (Cash & Other)	3.1
Amazon.com Inc	1.0	Asset Backed Securities	0.7
The Toronto-Dominion Bank	0.9		
Enbridge Inc	0.8		
Canada (Government of) 2.75% 01-09-2027	0.7		
Dgam Glb Priv Infrastructure Fd L.P. - D	0.7		
Total Number of Portfolio Holdings	28		
Total Number of Underlying Holdings	8,920		
Total Number of Stock Holdings	6,193		
Total Number of Bond Holdings	1,978		