

# Melodia Growth 70/30 Fund

## Fund Category

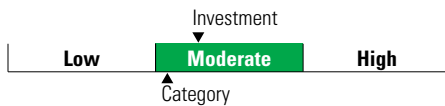
Global Equity Balanced

## General Information

Fund Code 230/0230  
Fund Inception December 2013  
Underlying Inception June 2010  
Fund Assets (\$Mil) 184.12  
Underlying Assets (\$Mil) N/A

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

21% FTSE Canada Universe Bond, 9% Bloomberg Barclays Multiverse Hedged, 21% MSCI Canada Net, 49% MSCI All Country World ex Canada IMI Net

## Investor Profile

### Growth Profile

This fund aims to provide long-term capital appreciation and generate a low 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 high risk tolerance. Asset allocation between the fund's different classes is done on a strategic basis.

Risk tolerance: Very high

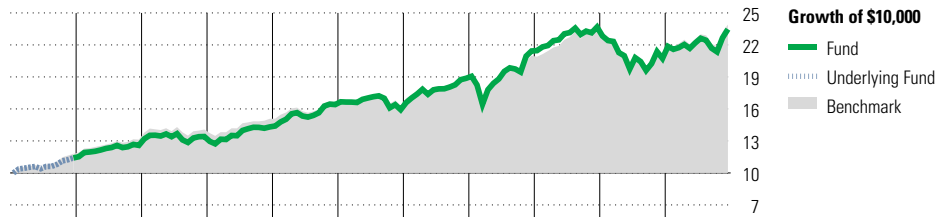
## Notes

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	—	—	III	III	III	III	III	III	III	III	III	as at December 31, 2023
Fund Return %	14.1	10.3	6.6	6.7	14.6	-2.9	18.5	13.6	10.5	-12.4	13.2	
Benchmark %	17.9	11.3	7.2	7.1	10.5	-2.0	16.4	10.5	12.6	-10.9	13.7	

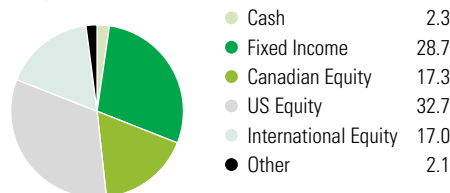
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.2	13.2	-0.4	3.1	5.6	8.1	7.5
Benchmark	8.2	13.7	0.6	4.5	5.9	7.9	7.3

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 December 31, 2023

### Composition



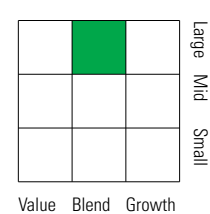
### Top Five Countries

Country	% Assets
United States	48.9
Canada	25.8
United Kingdom	4.0
France	3.1
Japan	2.4

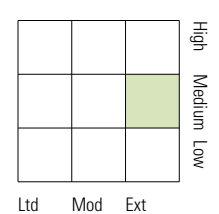
### Top 10 Holdings

Holder	% Assets
Desjardins Emerging Markets Opp I	1.7
Microsoft Corp	1.4
Bank of Montreal	1.0
Apple Inc	1.0
Bank of Nova Scotia	0.9
Royal Bank of Canada	0.9
Alphabet Inc Class C	0.8
NVIDIA Corp	0.8
Amazon.com Inc	0.8
Canadian Natural Resources Ltd	0.7
Total Number of Portfolio Holdings	4
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	6.5
Financials	20.5
Materials	3.4
Consumer Discretionary	9.8
Consumer Staples	5.8
Communication Services	6.2
Industrials	12.7
Health Care	10.5
Information Technology	18.6
Real Estate	3.8
Unclassified	0.0

### Fixed Income Breakdown

Category	% Bond
Government Bonds	46.8
Corporate Bonds	43.6
Other Bonds	0.0
Mortgage Backed Securities	2.8
ST Investments (Cash & Other)	5.1
Asset Backed Securities	0.9