

Melodia Growth 80/20 Fund

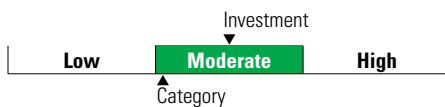
Fund Category

Global Equity Balanced

General Information

Fund Code	232/0232
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	170.28
Underlying Assets (\$Mil)	1,967.33
Fund Company	Desjardins Investments Inc
Underlying Fund	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

14% FTSE Canada Universe Bond, 6% Bloomberg Barclays Multiverse Hedged, 24% MSCI Canada Net, 56%, MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund aims to provide 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 an aggressive profile and high risk tolerance.

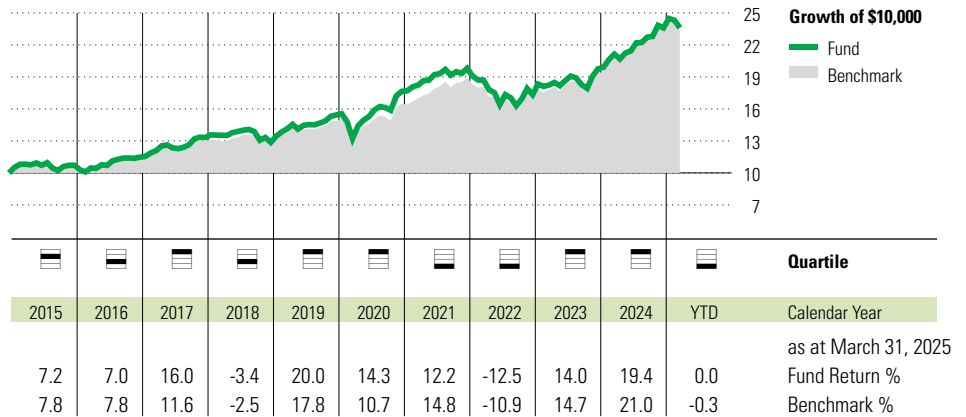
Notes

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 March 31, 2025

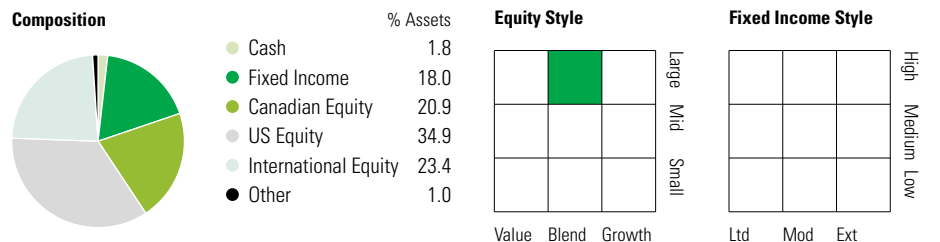


Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-3.0	0.0	11.6	13.8	8.1	6.7	12.3	8.1
Benchmark	-2.8	-0.3	12.4	14.5	8.8	8.3	12.5	8.0

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	44.1
Canada	26.4
United Kingdom	5.5
France	4.1
Japan	3.5

Top 10 Holdings	% Assets
Microsoft Corp	1.8
Royal Bank of Canada	1.5
Apple Inc	1.3
NVIDIA Corp	1.3
Amazon.com Inc	1.3
The Toronto-Dominion Bank	1.2
Enbridge Inc	1.0
UnitedHealth Group Inc	0.9
Alphabet Inc Class C	0.8
Bank of Montreal	0.8
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

Global Equity Sectors	% Equity
Utilities	3.1
Energy	7.3
Financials	23.3
Materials	3.9
Consumer Discretionary	9.2
Consumer Staples	6.6
Communication Services	5.2
Industrials	12.4
Health Care	9.8
Information Technology	16.8
Real Estate	2.4
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	42.6
Corporate Bonds	44.4
Other Bonds	0.0
Mortgage Backed Securities	6.2
ST Investments (Cash & Other)	6.5
Asset Backed Securities	0.9