

# Desjardins Enhanced Bond Fund (DGAM)

## Fund Category

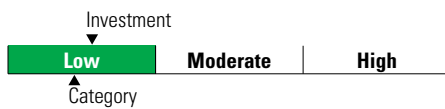
Canadian Fixed Income

## General Information

Fund Code 290/690  
Fund Inception June 2010  
Underlying Inception January 2004  
Fund Assets (\$Mil) 60.51  
Underlying Assets (\$Mil) 1,036.44

Fund Company Desjardins Investments Inc  
Underlying Fund Desjardins Enhanced Bond A

## Volatility Analysis



## Investment Objective

This fund targets an annualized return at least 0.85% higher than that of the FTSE Canada Universe Bond Index, over four-year moving periods.

## Benchmark

FTSE Canada Universe Bond

## Investment Strategy

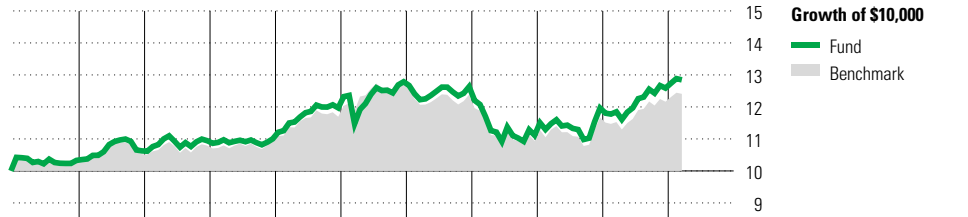
This fund, actively managed, aims to provide a higher income by investing primarily in various debt securities issued by Canadian governments and corporations, and foreign issuers. The sub-manager seeks to enhance portfolio returns and increase diversification through opportunistic investments in corporate issuers. It combines fundamental and quantitative analyses, through credit research and economic analysis, to validate and optimize the opportunities available in the market.

## Notes

The underlying Fund performance returns are net. These are calculated after the funds operating expenses and investment fees.

Sub-advisor:  
Desjardins Global Asset Management

## Performance Analysis as of March 31, 2025



													Quartile
													Calendar Year
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD			as at March 31, 2025
3.3	2.9	3.0	0.5	8.8	6.8	-1.2	-12.0	7.6	5.2	2.1			Fund Return %
3.5	1.7	2.5	1.4	6.9	8.7	-2.5	-11.7	6.7	4.2	2.0			Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-0.3	2.1	8.4	5.8	3.2	1.2	2.3	2.1
Benchmark	-0.3	2.0	7.7	4.8	2.5	0.7	0.9	1.8

Underlying Fund Performance

**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

Composition	% Assets	Credit Quality	%
Cash	2.0	High	60.4
Fixed Income	97.7	Medium	31.6
Canadian Equity	0.0	Low	1.6
US Equity	0.0	N/A	6.3
International Equity	0.0		
Other	0.3		

Top 10 Holdings	% Assets
Canada (Government of) 4% 01-08-2026	6.7
Canada (Government of) 2.75% 01-09-2027	6.4
Quebec (Province Of) 5% 01-12-2041	3.1
Canada (Government of) 1.5% 01-12-2031	2.6
Royal Bank of Canada 4% 17-10-2030	2.6
Canada (Government of) 2.5% 01-12-2032	2.6
Bank of Montreal 4.42% 17-07-2029	2.3
Quebec (Province Of) 5.75% 01-12-2036	2.1
Quebec (Province Of) 5% 01-12-2038	2.1
Ontario (Province Of) 4.7% 02-06-2037	2.0
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	195
Total Number of Stock Holdings	0
Total Number of Bond Holdings	96

Top Five Countries	% Assets
Canada	98.2
United Kingdom	1.1
United States	0.5
France	0.3

Fixed Income Breakdown	% Bond
Government Bonds	55.3
Corporate Bonds	37.8
Other Bonds	0.0
Mortgage Backed Securities	5.7
ST Investments (Cash & Other)	0.7
Asset Backed Securities	0.4