

DFS BlackRock® LifePath® 2045 Index Fund

Fund Category

2045 Target Date Portfolio

General Information

Fund Code 307/707
Fund Inception April 2011
Underlying Inception July 2008
Fund Assets (\$Mil) 531.14
Underlying Assets (\$Mil) 9,697.34

Fund Company BlackRock Asset Management Canada Ltd
Underlying Fund BlackRock CDN LifePath 2045 Index

Volatility Analysis



Investment Objective

The Fund aims to maximize total return with a risk level that is in line with the fund's time horizon.

Benchmark

Blended benchmark rebalanced periodically to reflect a decreasing risk tolerance

Investment Strategy

This fund aims to maximize total return with a risk level that is in line with its time horizon by holding a mix of equity and equity-like asset classes as well as fixed-income instruments. It favors sustainability integration within its equity component through the use of optimized strategies based on environmental, social and governance factors. The fund is intended for investors planning to begin drawing income from their savings between 2043 and 2047. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

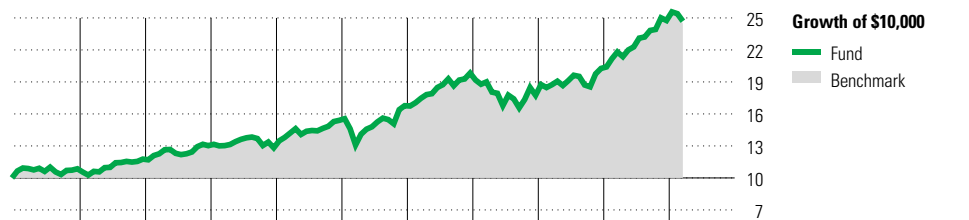
Notes

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The fund can invest in global equities, Canadian equities and bonds, Canadian inflation-linked bonds, real estate and alternative investments including commodities and infrastructures.

Performance Analysis as of March 31, 2025



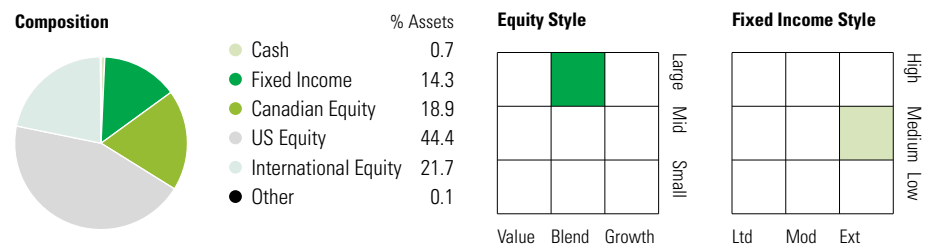
												Quartile
												Calendar Year
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD		as at March 31, 2025
8.6	8.4	10.7	-1.5	20.1	8.9	18.2	-10.5	14.2	22.2	-0.3		Fund Return %
8.4	8.2	10.6	-1.7	20.0	8.8	18.2	-10.6	14.1	22.3	-0.4		Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.8	-0.3	13.2	14.8	9.1	9.0	13.5	8.5
Benchmark	-2.8	-0.4	13.2	14.8	9.1	9.0	13.5	8.4

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



Top Five Countries	% Assets	Global Equity Sectors	% Equity
United States	52.6	Utilities	3.9
Canada	22.4	Energy	8.1
Japan	3.9	Financials	20.0
United Kingdom	2.6	Materials	5.3
China	2.2	Consumer Discretionary	7.5

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Apple Inc	2.5	Government Bonds	75.4
NVIDIA Corp	2.0	Corporate Bonds	24.1
Microsoft Corp	2.0	Other Bonds	0.0
Amazon.com Inc	1.3	Mortgage Backed Securities	0.2
Royal Bank of Canada	1.1	ST Investments (Cash & Other)	0.2
Alphabet Inc Class C	1.0	Asset Backed Securities	0.1
Enbridge Inc	1.0		
Meta Platforms Inc Class A	0.9		
Shopify Inc Reg Shs -A- Subord Vtg	0.9		
The Toronto-Dominion Bank	0.8		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	5,516		
Total Number of Stock Holdings	3,680		
Total Number of Bond Holdings	1,245		