

Desjardins 50/50 Fund

Fund Category

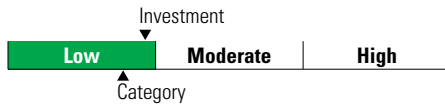
Global Neutral Balanced

General Information

Fund Code 421/425
Fund Inception June 2014
Fund Assets (\$Mil) 45.48

Fund Company Multi-Manager

Volatility Analysis



Investment Objective

This fund targets an annualized return higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

35% FTSE Canada Universe, 15% Bloomberg Barclays Multiverse Hedged, 12.5% MSCI Canada Net, 37.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund is composed of a portfolio of underlying funds that equally emphasizes the preservation of capital and long-term capital growth. It invests with a close balance between fixed income securities and Canadian and foreign equities. The Fund is intended for investors who have moderate risk tolerance and a moderate or balanced profile.

Notes

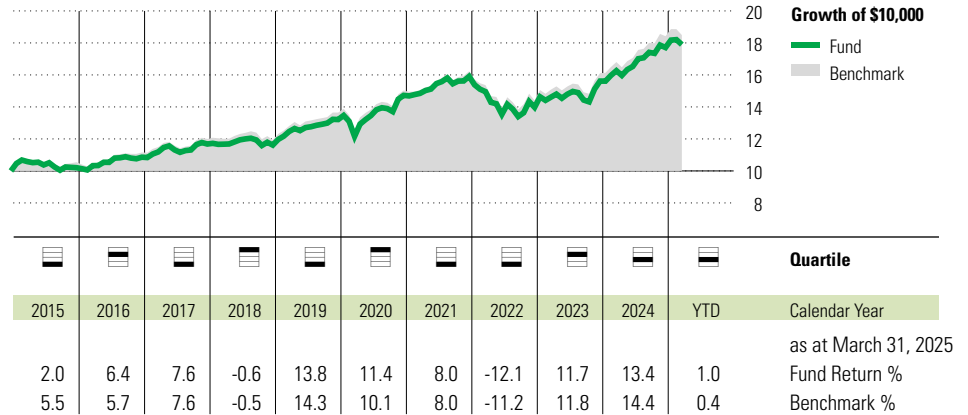
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

The benchmark was last changed on December 1st, 2019.

The fund's composition was last changed on December 3rd, 2024.

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Performance Analysis as of March 31, 2025



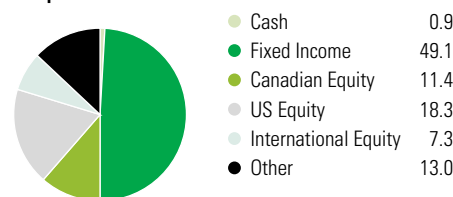
Annualized Returns %

	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-1.7	1.0	10.0	10.7	6.2	4.8	8.0	5.4
Benchmark	-1.9	0.4	10.1	10.7	6.4	5.3	8.0	5.7

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



Top Five Countries

	% Assets
United States	49.5
Canada	30.8
China	3.0
United Kingdom	2.7
Japan	2.2

Top 10 Holdings

	% Assets
Dfs BlackRock® Msci Eao Eq Ind Fd, Ser	8.2
Dfs Jp Morgan Global Eq Fund, Series O	4.6
Apple Inc	1.0
Microsoft Corp	0.9
Royal Bank of Canada	0.9
Canada (Government of) 4% 01-08-2026	0.8
Canada (Government of) 2.75% 01-09-2027	0.8
Canada (Government of) 3.25% 01-12-2034	0.6
The Toronto-Dominion Bank	0.6
Amazon.com Inc	0.6
Total Number of Portfolio Holdings	16
Total Number of Underlying Holdings	10,425
Total Number of Stock Holdings	6,528
Total Number of Bond Holdings	2,889

Target Composition

	% Assets
DGAM Bond	10.1
Desjardins Enhanced Bond	6.8
DFS BlackRock® Universe Bond Index	16.9
Desjardins Global Bond	15.4
DGAM Canadian Equity	9.6
DFS BlackRock® Canadian Equity Index	3.2
DFS BlackRock® US Equity Index (Registered Only)	11.4
J.P. Morgan Global Equity	4.8
Desjardins Global Equity	4.8
Desjardins Global Small Cap Equity	3.2
DFS BlackRock® MSCI EAFE Equity Index	7.8
DFS BlackRock® MSCI Emerging Markets Index	2.7
Fidelity U.S. Low Volatility Equity Fund	2.0
Fidelity International Low Volatility Equity Fund	1.4

Top Five Global Equity Sectors

	% Equity
Financials	23.1
Information Technology	18.1
Industrials	11.4
Health Care	8.2
Energy	8.2

Fixed Income Breakdown

	% Bond
Government Bonds	63.5
Corporate Bonds	31.6
Other Bonds	0.0
Mortgage Backed Securities	3.3
ST Investments (Cash & Other)	1.9
Asset Backed Securities	0.3