

Desjardins 50/50 Fund

Fund Category

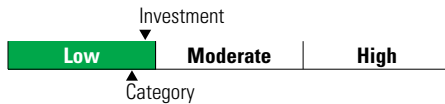
Global Neutral Balanced

General Information

Fund Code 421/425
Fund Inception June 2014
Fund Assets (\$Mil) 35.27

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. A target asset rebalancing is done quarterly between the different underlying funds.

Notes

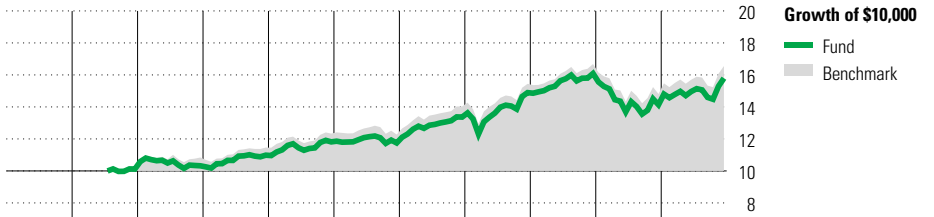
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

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

The fund's composition was last changed on May 31, 2023.

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Performance Analysis as of December 31, 2023



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
Calendar Year	—	—	2.0	6.4	7.6	-0.6	13.8	11.4	8.0	-12.1	11.7	as at December 31, 2023
Fund Return %	—	—	5.5	5.7	7.6	-0.5	14.3	10.1	8.0	-11.2	11.8	
Benchmark %	—	—	—	—	—	—	—	—	—	—	—	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.2	11.7	-0.9	2.0	4.3	6.1	—
Benchmark	8.0	11.8	-0.4	2.3	4.2	6.2	—

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	% Assets	Target Composition	% Assets
Cash	1.0	DGIA Bond	9.3
Fixed Income	17.8	Desjardins Enhanced Bond	6.2
Canadian Equity	7.7	DFS BlackRock® Universe Bond Index	15.5
US Equity	5.2	Desjardins Global Bond	19.0
International Equity	3.3	DGIA Canadian Equity	8.8
Other	65.0	DFS BlackRock® Canadian Equity Index	2.9
		Desjardins Global Equity Dividend	3.9
		Desjardins Global Equity Growth	2.4
		Desjardins Global Equity	3.4
		Desjardins Global Small Cap Equity	5.6
		DFS BlackRock® US Equity Index	13.5
		DFS BlackRock® MSCI EAFE Equity Index	5.5
		DFS BlackRock® MSCI Emerging Markets Index	4.1

Top Five Countries	% Assets	Top Five Global Equity Sectors	% Equity
Canada	47.5	Financials	24.7
United States	32.2	Industrials	13.6
Japan	5.2	Information Technology	12.8
United Kingdom	3.2	Energy	9.3
Netherlands	2.5	Health Care	8.7

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Dfs Blackrockâ® Universe Bond	15.1	Government Bonds	64.1
Dfs Blackrockâ® U.S. Eq Ind Fd	13.9	Corporate Bonds	28.6
Desjardins Fin'l DGIA Mortg Securiti	9.1	Other Bonds	0.0
Dfs Desjardins Enhanced Bond Fd (Allianc	6.1	Mortgage Backed Securities	2.9
Dfs Desjardins Glb Small Cap Eq (Multi-M	5.8	ST Investments (Cash & Other)	2.5
Dfs Blackrockâ® Msci Eafe Eq I	5.5	Asset Backed Securities	0.6
Dfs Blackrockâ® Msci Emerg Mkt	4.0		
Dfs Blackrockâ® Cdn Eq Ind Fu	3.0		
Dfs Desjardins Glb Eq Growth Fd (Baillie	2.5		
Royal Bank of Canada	0.6		
Total Number of Portfolio Holdings	15		
Total Number of Underlying Holdings	2,248		
Total Number of Stock Holdings	148		
Total Number of Bond Holdings	1,728		