

Desjardins 70/30 Fund

Fund Category

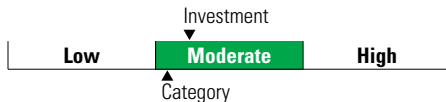
Global Equity Balanced

General Information

Fund Code 422/426
Fund Inception June 2014
Fund Assets (\$Mil) 61.92

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

21% FTSE Canada Universe, 9% Bloomberg Barclays Multiverse Hedged, 17.5% MSCI Canada Net, 52.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This fund is composed of a portfolio of underlying funds that emphasizes capital growth over the long-term while maintaining a certain degree of stability. It invests with a concentration in Canadian and foreign equities and a certain percentage in fixed income securities. The fund is intended for investors who have a growth profile and high risk tolerance. A target asset rebalancing is done quarterly between the different underlying funds.

Notes

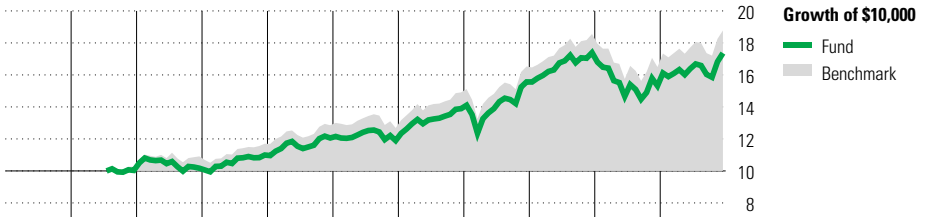
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

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



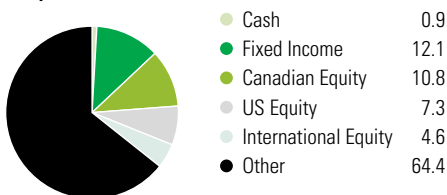
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Quartile
	—	—	1.4	8.1	9.7	-1.3	16.8	12.0	11.8	-11.9	13.4	Calendar Year
	—	—	6.2	7.3	9.9	-1.3	17.6	10.8	12.3	-11.1	13.9	as at December 31, 2023
												Fund Return %
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.3	13.4	-0.1	3.7	5.7	7.9	—
Benchmark	8.2	13.9	0.6	4.4	5.9	8.2	—

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



Target Composition

Category	% Assets
DGIA Bond	5.1
Desjardins Enhanced Bond	3.4
DFS BlackRock® Universe Bond Index	8.5
Desjardins Global Bond	13.0
DGIA Canadian Equity	12.4
DFS BlackRock® Canadian Equity Index	4.1
Desjardins Global Equity Dividend	5.5
Desjardins Global Equity Growth	3.4
Desjardins Global Equity	4.8
Desjardins Global Small Cap Equity	7.6
DFS BlackRock® US Equity Index	19.1
DFS BlackRock® MSCI EAFE Equity Index	7.7
DFS BlackRock® MSCI Emerging Markets Index	5.5

Top Five Countries

Country	% Assets
Canada	47.6
United States	32.1
Japan	5.1
United Kingdom	3.1
Netherlands	2.5

Top 10 Holdings

Holder	% Assets
Dfs Blackrockâ® U.S. Eq Ind Fd	19.6
Dfs Blackrockâ® Universe Bond	8.2
Dfs Desjardins Glb Small Cap Eq (Multi-M	7.7
Dfs Blackrockâ® Msci Eafe Eq I	7.6
Dfs Blackrockâ® Msci Emerg Mkt	5.4
Desjardins Fin' DGIA Mortg Securiti	4.9
Dfs Blackrockâ® Cdn Eq Ind Fu	4.2
Dfs Desjardins Glb Eq Growth Fd (Baillie	3.4
Dfs Desjardins Enhanced Bond Fd (Allianc	3.3
Royal Bank of Canada	0.9
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

Top Five Global Equity Sectors

Sector	% Equity
Financials	24.7
Industrials	13.6
Information Technology	12.8
Energy	9.3
Health Care	8.7

Fixed Income Breakdown

Category	% Bond
Government Bonds	64.4
Corporate Bonds	28.1
Other Bonds	0.0
Mortgage Backed Securities	2.9
ST Investments (Cash & Other)	2.7
Asset Backed Securities	0.6