

Desjardins 90/10 Fund

Fund Category

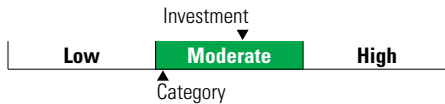
Global Equity Balanced

General Information

Fund Code 423/427
Fund Inception June 2014
Fund Assets (\$Mil) 127.29

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

7% FTSE Canada Universe, 3% Bloomberg Barclays Multiverse Hedged, 22.5% MSCI Canada Net, 67.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund is composed of a portfolio of underlying funds that emphasizes strong capital growth over the long-term. It invests with a strong concentration in Canadian and foreign equities and a small percentage in fixed income securities. The Fund is intended for investors who have an aggressive profile and very high risk tolerance.

Notes

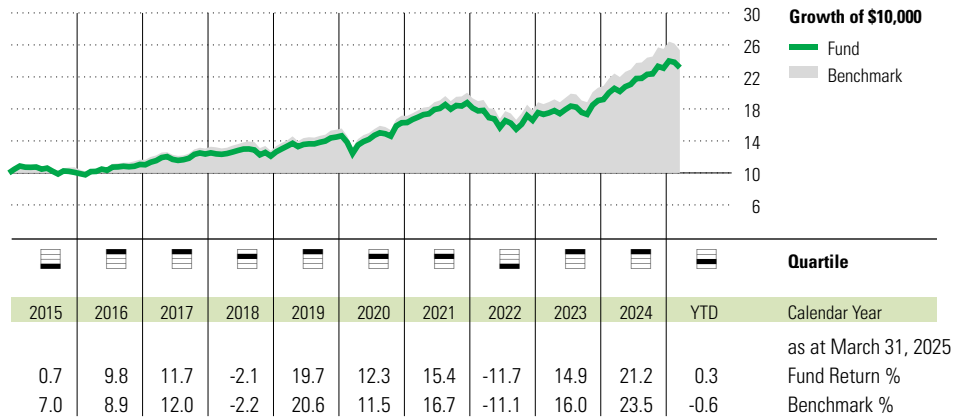
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

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	-2.8	0.3	12.6	15.0	9.1	8.1	13.3	8.0
Benchmark	-3.2	-0.6	13.0	15.9	9.8	9.2	14.0	9.0

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	Target Composition	% Assets
Cash	0.8	DGAM Bond	1.6
Fixed Income	8.9	Desjardins Enhanced Bond	1.0
Canadian Equity	21.3	DFS BlackRock® Universe Bond Index	2.6
US Equity	34.6	Desjardins Global Bond	3.5
International Equity	12.7	DGAM Canadian Equity	17.7
Other	21.8	DFS BlackRock® Canadian Equity Index	5.9
		DFS BlackRock® US Equity Index (Registered Only)	21.2
		J.P. Morgan Global Equity	9.0
		Desjardins Global Equity	9.0
		Desjardins Global Small Cap Equity	6.3
		DFS BlackRock® MSCI EAFE Equity Index	12.2
		DFS BlackRock® MSCI Emerging Markets Index	4.2
		Fidelity U.S. Low Volatility Equity Fund	3.8
		Fidelity International Low Volatility Equity Fund	2.2
Top Five Countries	% Assets	Top Five Global Equity Sectors	% Equity
United States	50.5	Financials	23.1
Canada	31.0	Information Technology	18.0
United Kingdom	2.7	Industrials	11.5
China	2.6	Health Care	8.2
Japan	2.2	Energy	8.2
Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Dfs BlackRock® Msci Eao Eq Ind Fd, Ser	13.0	Government Bonds	63.6
Dfs Jp Morgan Global Eq Fund, Series O	8.7	Corporate Bonds	29.0
Apple Inc	1.9	Other Bonds	0.0
Microsoft Corp	1.8	Mortgage Backed Securities	2.9
Royal Bank of Canada	1.7	ST Investments (Cash & Other)	4.8
The Toronto-Dominion Bank	1.2	Asset Backed Securities	0.3
Amazon.com Inc	1.2		
NVIDIA Corp	1.1		
Enbridge Inc	1.1		
Bank of Montreal	0.8		
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		