

Melodia Growth 45/55 Fund

Fund Category

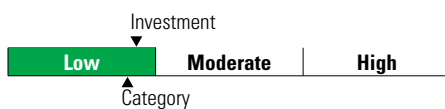
Global Neutral Balanced

General Information

Fund Code 226/0226
Fund Inception December 2013
Underlying Inception June 2010
Fund Assets (\$Mil) 129.24
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.3% Melodia Moderate Growth Portfolio, I-Class / 66.7% Melodia Diversified Growth Portfolio, I-Class

Volatility Analysis



Investment Objective

The Fund targets an annualized return higher than the benchmark indices below, over four-year moving periods

Benchmark

38.5% FTSE Canada Universe Bond, 16.5% Bloomberg Barclays Multiverse Hedged, 13.5% MSCI Canada Net, 31.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund aims to strike a balance between income return and long-term capital appreciation by investing primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world. The Fund is intended for investors who have a moderate profile and risk tolerance.

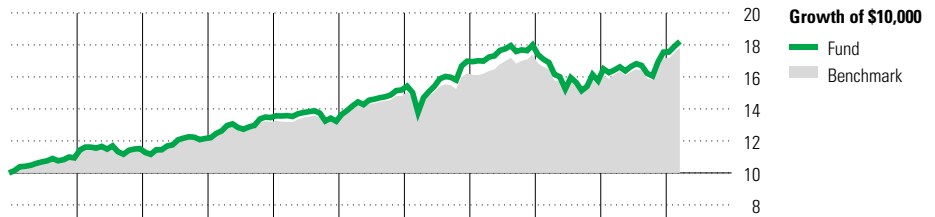
Notes

Returns calculated before December 2013 are simulated according to the allocation of Melodia Portfolios in force before this date.

The fund's composition was last changed on May 19, 2020. The benchmark has been modified as of July 1st, 2019.

Due to restrictions regarding the availability of certain indices, we used the USD version of Barclays Capital benchmark before November 2015.

Performance Analysis as of March 31, 2024



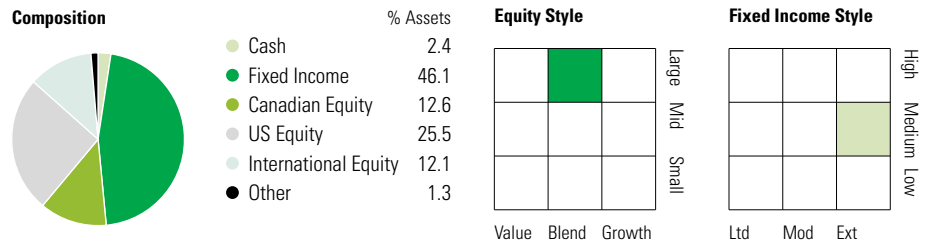
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund	9.4	5.3	5.5	10.8	-1.7	14.8	11.8	5.9	-12.4	11.4	3.8	Calendar Year
Benchmark	10.0	5.8	5.3	7.6	-0.8	13.1	9.6	7.1	-11.1	11.1	3.7	as at March 31, 2024
												Fund Return %
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.8	10.9	3.8	2.4	7.2	5.1	5.7
Benchmark	3.7	10.4	4.0	3.2	6.6	5.0	5.5

Calculated Returns (See Notes)

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, 2024



Top Five Countries	% Assets
United States	50.9
Canada	25.0
United Kingdom	3.6
France	3.0
Netherlands	2.4

Top 10 Holdings	% Assets
Microsoft Corp	1.2
Desjardins Emerging Markets Opp I	1.1
Canada Housing Tr No 1. 25% 15-06-2026	1.1
NVIDIA Corp	1.0
Canada (Government of) 1.5% 01-06-2031	0.8
Amazon.com Inc	0.7
Bank of Montreal	0.7
Canada (Government of) 2% 01-06-2032	0.7
Bank of Nova Scotia	0.7
Canada Housing Tr No 25% 15-12-2031	0.6
Total Number of Portfolio Holdings	21
Total Number of Underlying Holdings	7,540
Total Number of Stock Holdings	4,691
Total Number of Bond Holdings	2,184

Global Equity Sectors	% Equity
Utilities	2.0
Energy	6.8
Financials	20.4
Materials	3.3
Consumer Discretionary	10.2
Consumer Staples	5.5
Communication Services	6.3
Industrials	12.5
Health Care	10.3
Information Technology	19.2
Real Estate	3.6
Unclassified	0.0

Fixed Income Breakdown	% Bond
Government Bonds	48.7
Corporate Bonds	42.0
Other Bonds	0.0
Mortgage Backed Securities	4.4
ST Investments (Cash & Other)	4.4
Asset Backed Securities	0.9