

Desjardins Short-Term Income Fund (DGAM)

Fund Category

Canadian Short Term Fixed Income

General Information

Fund Code 288/688
Fund Inception June 2010
Underlying Inception June 1965
Fund Assets (\$Mil) 42.62
Underlying Assets (\$Mil) 405.79

Fund Company Desjardins Investments Inc
Underlying Fund Desjardins Short-Term Income A

Volatility Analysis

Investment
▼
Low Moderate High
▲
Category

Investment Objective

This fund targets an annualized return at least 0.25% higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

50% FTSE Canada Short Term Government, 50% FTSE Canada Short Term Corporate

Investment Strategy

The investments are actively managed in order to provide a steady and competitive income while protecting capital by investing in a diversified portfolio of short term corporate and government bonds. The Fund also invests in high-quality money market instruments and first mortgage loans.

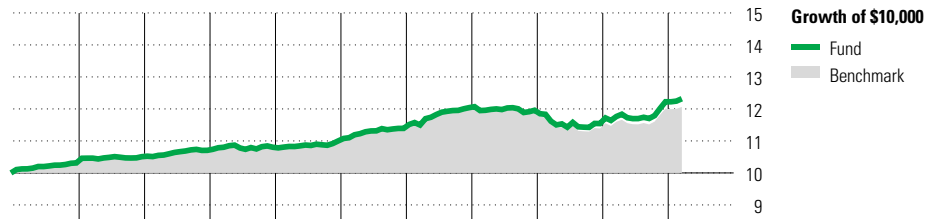
Notes

The underlying Fund performance returns are net. These are calculated after the funds operating expenses and investment fees.

Due to restrictions regarding the availability of certain indices, the benchmark used is the FTSE Canada Short Term Overall Bond.

Sub-advisor:
Desjardins Global Asset Management

Performance Analysis as of March 31, 2024



Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund Return %	3.1	1.9	1.9	0.9	1.8	3.6	5.7	-0.7	-3.5	5.9	0.8	Calendar Year
Benchmark %	3.2	2.6	1.3	0.3	1.9	3.5	5.6	-0.8	-4.1	5.4	0.5	as at March 31, 2024

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	0.8	4.7	3.0	1.0	1.7	1.9	2.0
Benchmark	0.5	4.0	2.4	0.4	1.2	1.5	1.8

Underlying Fund Performance

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

Composition	% Assets	Credit Quality	%
Cash	2.1	High	55.0
Fixed Income	97.9	Medium	37.0
Canadian Equity	0.0	Low	0.3
US Equity	0.0	N/A	7.7
International Equity	0.0		
Other	0.1		

Top 10 Holdings	% Assets
PSP Capital Inc. 3% 05-11-2025	6.6
Canada (Government of) 3.5% 01-08-2025	5.8
Canada (Government of) 2.5% 01-12-2032	4.8
Canada (Government of) 3.75% 01-05-2025	4.4
CIBC 0% 02-04-2027	3.7
NHA MBS 0.55% 01-12-2025	2.8
Bank NS Halifax 5.5% 08-05-2026	2.3
NHA MBS 4.04% 15-09-2028	2.2
Canada Post Corp 4.08% 16-07-2025	1.8
Canada (Government of) 4.5% 01-11-2025	1.7
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	147
Total Number of Stock Holdings	0
Total Number of Bond Holdings	78

Top Five Countries	% Assets
Canada	94.0
United States	3.2
Germany	2.8

Fixed Income Breakdown	% Bond
Government Bonds	27.4
Corporate Bonds	58.3
Other Bonds	0.0
Mortgage Backed Securities	10.6
ST Investments (Cash & Other)	2.1
Asset Backed Securities	1.8