

Desjardins Enhanced Bond Fund (AllianceBernstein)

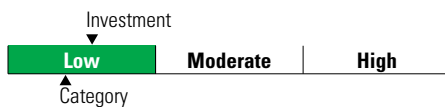
Fund Category
Canadian Fixed Income

General Information

Fund Code 290/690
Fund Inception June 2010
Underlying Inception January 2004
Fund Assets (\$Mil) 108.97
Underlying Assets (\$Mil) 1,496.44

Fund Company Desjardins Investments Inc
Underlying Fund Desjardins Enhanced Bond A

Volatility Analysis



Investment Objective

The Fund targets an annualized return of 1.25% higher than the FTSE Canada Universe Bond Index, over four-year moving periods.

Benchmark

FTSE Canada Universe Bond

Investment Strategy

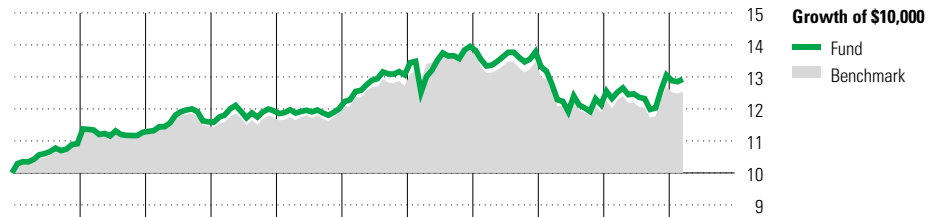
The investments are actively managed in order to provide a higher income by investing mainly in various debt securities issued by Canadian governments and corporations, and foreign issuers. The management style seeks to enhance portfolio returns and increase diversification through opportunistic investment in high yield securities, emerging market debt securities, and foreign securities.

Notes

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

Sub-advisor:
AllianceBernstein L.P.

Performance Analysis as of March 31, 2024



| | Quartile | | | | | | | | | | | |
|--|----------|------|------|------|------|------|------|------|-------|------|------|----------------------|
| | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | YTD | Calendar Year |
| | 9.1 | 3.3 | 2.9 | 3.0 | 0.5 | 8.8 | 6.8 | -1.2 | -12.0 | 7.6 | -1.0 | as at March 31, 2024 |
| | 8.8 | 3.5 | 1.7 | 2.5 | 1.4 | 6.9 | 8.7 | -2.5 | -11.7 | 6.7 | -1.2 | Fund Return % |
| | | | | | | | | | | | | Benchmark % |

| Annualized Returns % | 3 Mth | 1 Yr | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 10 Yr |
|----------------------|-------|------|------|------|------|------|-------|
| Fund | -1.0 | 3.3 | 0.6 | -1.0 | 0.8 | 0.6 | 2.3 |
| Benchmark | -1.2 | 2.1 | 0.0 | -1.5 | -0.7 | 0.3 | 2.0 |

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 | 4.1 | High | 55.5 |
| Fixed Income | 94.7 | Medium | 36.5 |
| Canadian Equity | 0.0 | Low | 3.4 |
| US Equity | 0.0 | N/A | 4.5 |
| International Equity | 0.0 | | |
| Other | 1.2 | | |

| Top Five Countries | % Assets |
|--------------------|----------|
| Canada | 79.1 |
| United States | 12.6 |
| United Kingdom | 1.9 |
| Cayman Isles | 1.2 |
| France | 0.7 |

| Fixed Income Breakdown | % Bond |
|-------------------------------|--------|
| Government Bonds | 52.1 |
| Corporate Bonds | 37.8 |
| Other Bonds | 0.0 |
| Mortgage Backed Securities | 4.0 |
| ST Investments (Cash & Other) | 2.6 |
| Asset Backed Securities | 3.8 |

| Top 10 Holdings | % Assets |
|---|----------|
| Canada (Government of) 2.25% 01-12-2029 | 3.9 |
| Canada Hsg Tr No 1 2.65% 15-12-2028 | 3.0 |
| Canada (Government of) 3% 01-11-2024 | 2.5 |
| Canada (Government of) 0% 29-08-2024 | 2.2 |
| Ontario (Province Of) 3.5% 02-06-2043 | 2.2 |
| Canada (Government of) 2.75% 01-06-2033 | 2.0 |
| Quebec (Province Of) 3.1% 01-12-2051 | 2.0 |
| Province of Alberta 4.15% 01-06-2033 | 1.9 |
| Quebec (Province Of) 3.5% 01-12-2048 | 1.7 |
| Ontario (Province Of) 2.9% 02-12-2046 | 1.7 |
| Total Number of Portfolio Holdings | 3 |
| Total Number of Underlying Holdings | 327 |
| Total Number of Stock Holdings | 0 |
| Total Number of Bond Holdings | 238 |