

DFS BlackRock® LifePath® 2045 Index Fund

Fund Category

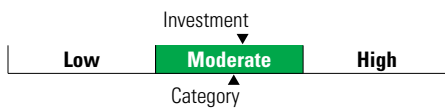
2035+ Target Date Portfolio

General Information

Fund Code 307/707
Fund Inception April 2011
Underlying Inception July 2008
Fund Assets (\$Mil) 397.15
Underlying Assets (\$Mil) 7,786.70

Fund Company BlackRock Asset Management Canada Ltd
Underlying Fund BlackRock CDN LifePath 2045 Index

Volatility Analysis



Investment Objective

The Fund aims to maximize total return with a risk level that is in line with the fund's time horizon.

Benchmark

Not Available

Investment Strategy

This fund aims to maximize total return with a risk level that is in line with its time horizon by holding a mix of equity and equity-like asset classes as well as fixed-income instruments. It favors sustainability integration within its equity component through the use of optimized strategies based on environmental, social and governance factors. The fund is intended for investors planning to begin drawing income from their savings between 2043 and 2047. Over time, the portfolio is rebalanced to reflect a decreasing tolerance for portfolio volatility.

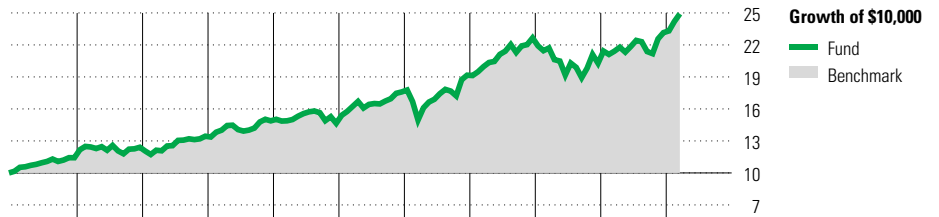
Notes

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The fund can invest in global equities, Canadian equities and bonds, Canadian inflation-linked bonds, real estate and alternative investments including commodities and infrastructures.

Performance Analysis as of March 31, 2024



Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund Return %	14.3	8.6	8.4	10.7	-1.5	20.1	8.9	18.2	-10.5	14.2	7.6	Calendar Year
Benchmark %	14.7	8.4	8.2	10.6	-1.7	20.0	8.8	18.2	-10.6	14.1	7.7	as at March 31, 2024

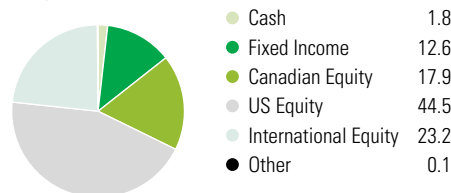
Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	7.6	16.4	7.1	7.7	13.6	9.0	8.9
Benchmark	7.7	16.4	7.1	7.7	13.6	8.9	8.9

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



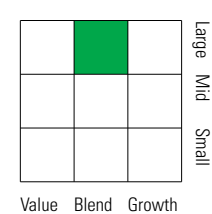
Top Five Countries

Country	% Assets
United States	52.0
Canada	20.9
Japan	4.5
United Kingdom	2.8
France	2.1

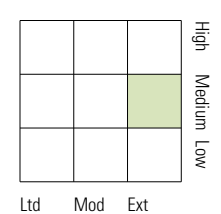
Top 10 Holdings

Company	% Assets
Microsoft Corp	2.5
Apple Inc	1.9
NVIDIA Corp	1.8
Amazon.com Inc	1.3
Royal Bank of Canada	1.2
Alphabet Inc Class C	1.0
Bank of Nova Scotia	0.9
Enbridge Inc	0.9
The Toronto-Dominion Bank	0.9
Meta Platforms Inc Class A	0.8
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	4,076
Total Number of Stock Holdings	2,319
Total Number of Bond Holdings	1,190

Equity Style



Fixed Income Style



Global Equity Sectors

Sector	% Equity
Utilities	3.5
Energy	8.1
Financials	17.9
Materials	5.1
Consumer Discretionary	8.0
Consumer Staples	5.3
Communication Services	5.0
Industrials	11.1
Health Care	8.1
Information Technology	18.8
Real Estate	9.0
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	68.5
Corporate Bonds	22.1
Other Bonds	0.0
Mortgage Backed Securities	0.3
ST Investments (Cash & Other)	8.9
Asset Backed Securities	0.2