

PH&N Bond Fund

Fund Category
Canadian Fixed Income

General Information

Fund Code 368/968/0368
Fund Inception February 2018
Underlying Inception October 2002
Fund Assets (\$Mil) 18.33
Underlying Assets (\$Mil) 8,516.18

Fund Company Phillips, Hager & North Inv Mgmt
Underlying Fund PH&N Bond Fund O

Volatility Analysis



Investment Objective

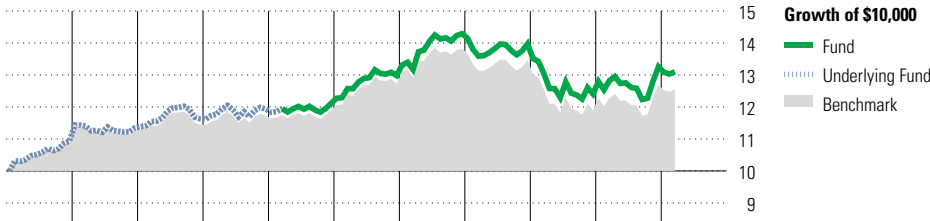
This fund targets an annualized return higher than that of the FTSE Canada Universe Bond Index, over four-year moving periods.

Benchmark
FTSE Canada Universe Bond

Investment Strategy

This fund, actively managed, aims to provide competitive income and stability of capital by investing primarily in a well-diversified portfolio of fixed income securities issued by Canadian governments and corporations, as well as guaranteed mortgages and foreign bonds. The fund is managed using interest rate, credit and liquidity strategies.

Performance Analysis as of March 31, 2024



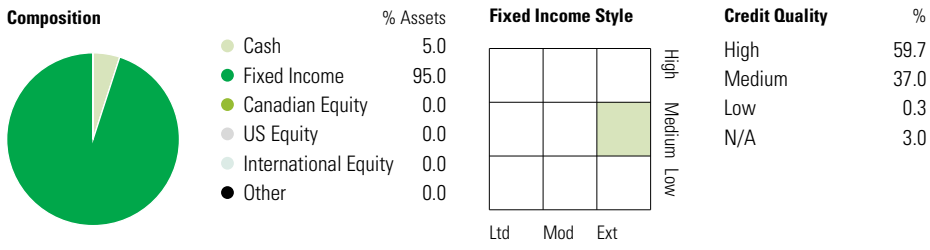
											Quartile	
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year	
9.3	3.8	2.4	2.6	1.5	7.2	10.1	-2.2	-11.2	6.8	-1.2	as at March 31, 2024	
8.8	3.5	1.7	2.5	1.4	6.9	8.7	-2.5	-11.7	6.7	-1.2	Fund Return %	
											Benchmark %	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-1.2	2.2	0.2	-1.2	-0.1	0.8	2.5
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



Top 10 Holdings	% Assets
Canada (Government of) 4% 01-03-2029	11.4
Quebec (Province Of) 3.6% 01-09-2033	5.9
Canada Housing Trust No 4. 25% 15-03-2034	3.3
Canada (Government of) 3% 01-06-2034	2.6
Ontario (Province Of) 3.65% 02-06-2033	2.5
Quebec (Province Of) 3.25% 01-09-2032	2.3
Ontario (Province Of) 5.6% 02-06-2035	2.2
Canada (Government of) 4% 01-05-2026	2.1
Ontario (Province Of) 3.5% 02-06-2043	2.0
Quebec (Province Of) 4.4% 01-12-2055	1.8
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	393
Total Number of Stock Holdings	0
Total Number of Bond Holdings	305

Top Five Countries	% Assets
Canada	93.4
United States	4.3
United Kingdom	2.2
Germany	0.1

Fixed Income Breakdown	% Bond
Government Bonds	57.8
Corporate Bonds	35.8
Other Bonds	0.0
Mortgage Backed Securities	1.4
ST Investments (Cash & Other)	5.0
Asset Backed Securities	0.1