

Melodia Growth 70/30 Fund

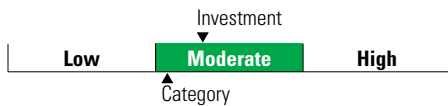
Fund Category
Global Equity Balanced

General Information

Fund Code 230/0230
Fund Inception December 2013
Underlying Inception June 2010
Fund Assets (\$Mil) 193.63
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 50% Melodia Balanced Growth Portfolio, I-Class / 50% Melodia Maximum 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

21% FTSE Canada Universe Bond, 9% Bloomberg Barclays Multiverse Hedged, 21% MSCI Canada Net, 49% MSCI All Country World ex Canada IMI Net

Investor Profile

Growth Profile
This fund aims to provide long-term capital appreciation and generate a low income return 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 high risk tolerance. Asset allocation between the fund's different classes is done on a strategic basis.

Risk tolerance: Very high

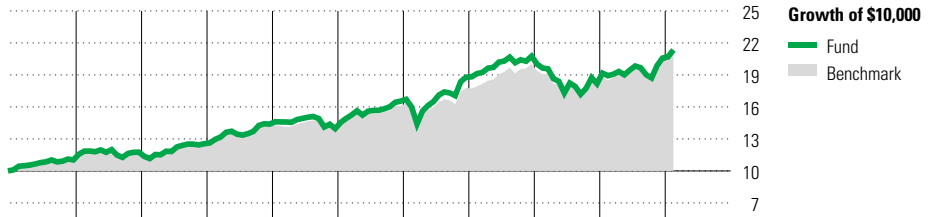
Notes

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 February 29, 2024



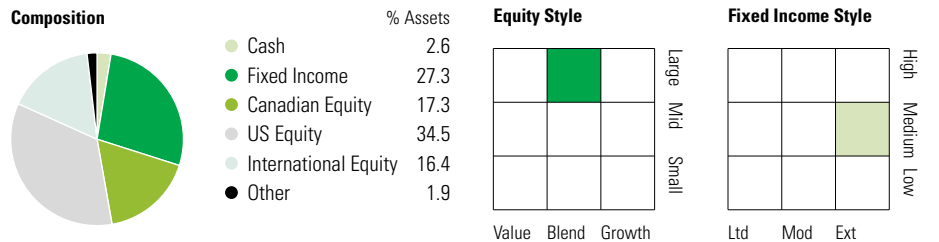
											Quartile	
2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Calendar Year	
10.3	6.6	6.7	14.6	-2.9	18.5	13.6	10.5	-12.4	13.2	3.7	as at February 29, 2024	
11.3	7.2	7.1	10.5	-2.0	16.4	10.5	12.6	-10.9	13.7	3.8	Fund Return %	
											Benchmark %	

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	7.4	12.8	4.2	3.7	7.5	7.4	7.4
Benchmark	6.9	13.8	5.0	5.5	7.7	7.4	7.3

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 February 29, 2024



Top Five Countries	% Assets
United States	50.6
Canada	25.3
United Kingdom	3.6
France	3.0
Netherlands	2.4

Top 10 Holdings	% Assets
Microsoft Corp	1.6
Desjardins Emerging Markets Opp I	1.6
NVIDIA Corp	1.2
Amazon.com Inc	1.0
Bank of Montreal	0.9
Apple Inc	0.9
Bank of Nova Scotia	0.9
Royal Bank of Canada	0.9
Canadian Natural Resources Ltd	0.8
Alphabet Inc Class C	0.8
Total Number of Portfolio Holdings	4
Total Number of Underlying Holdings	7,552
Total Number of Stock Holdings	4,707
Total Number of Bond Holdings	2,175

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	44.1
Corporate Bonds	43.4
Other Bonds	0.0
Mortgage Backed Securities	4.1
ST Investments (Cash & Other)	7.5
Asset Backed Securities	0.8