

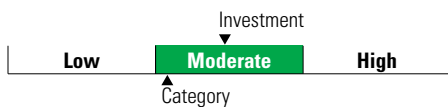
# Melodia Growth 80/20 Fund

**Fund Category**  
Global Equity Balanced

## General Information

|                           |   |
|---------------------------|---|
| Fund Code                 | 232/0232                                  |
| Fund Inception            | December 2013                             |
| Underlying Inception      | June 2010                                 |
| Fund Assets (\$Mil)       | 492.24                                    |
| Underlying Assets (\$Mil) | 1,883.62                                  |
| Fund Company              | Desjardins Investments Inc                |
| Underlying Fund           | 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**  
14% FTSE Canada Universe Bond, 6% Bloomberg Barclays Multiverse Hedged, 24% MSCI Canada Net, 56%, MSCI All Country World ex Canada IMI Net

## Investor Profile

**Aggressive Profile**  
This fund aims to provide long-term capital appreciation 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: Highest

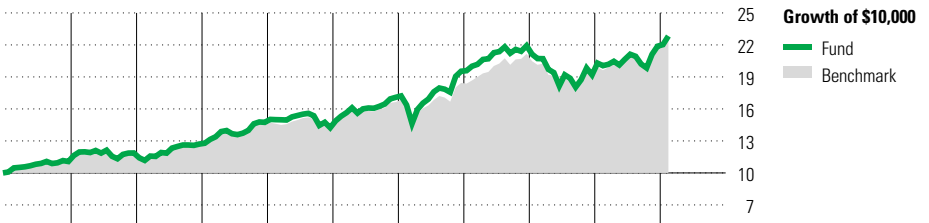
## Notes

Returns calculated before December 2013 are simulated according to the allocation of Melodia Portfolios in force before this date.

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



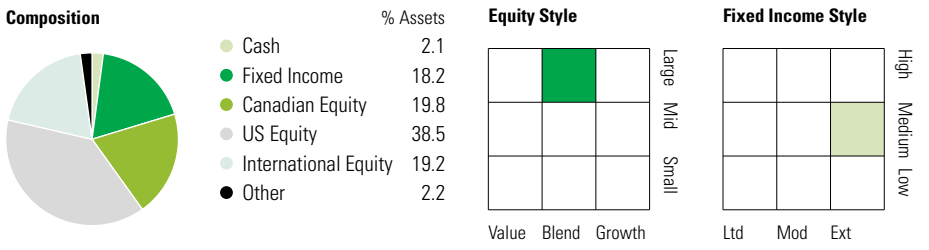
| Year          | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 | YTD | Quartile                |
|---------------|------|------|------|------|------|------|------|------|-------|------|-----|-------------------------|
| Fund Return % | 10.7 | 7.2  | 7.0  | 16.0 | -3.4 | 20.0 | 14.3 | 12.2 | -12.5 | 14.0 | 4.4 | Calendar Year           |
| Benchmark %   | 11.9 | 7.8  | 7.8  | 11.6 | -2.5 | 17.8 | 10.7 | 14.8 | -10.9 | 14.7 | 4.6 | as at February 29, 2024 |

| Annualized Returns % | 3 Mth | 1 Yr | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 10 Yr |
|----------------------|-------|------|------|------|------|------|-------|
| Fund                 | 8.1   | 13.9 | 5.0  | 4.5  | 8.7  | 8.3  | 8.1   |
| Benchmark            | 7.6   | 15.2 | 6.0  | 6.6  | 9.0  | 8.4  | 8.0   |

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 | Global Equity Sectors  | % Equity |
|--------------------|----------|------------------------|----------|
| United States      | 49.7     | Utilities              | 2.1      |
| Canada             | 25.6     | Energy                 | 6.7      |
| United Kingdom     | 3.9      | Financials             | 20.1     |
| France             | 3.0      | Materials              | 3.3      |
| Netherlands        | 2.5      | Consumer Discretionary | 9.5      |

| Top 10 Holdings                   | % Assets | Global Equity Sectors  | % Equity |
|-----------------------------------|----------|------------------------|----------|
| Microsoft Corp                    | 1.9      | Consumer Staples       | 5.7      |
| Desjardins Emerging Markets Opp I | 1.8      | Communication Services | 6.5      |
| NVIDIA Corp                       | 1.4      | Industrials            | 12.5     |
| Amazon.com Inc                    | 1.1      | Health Care            | 10.4     |
| Bank of Montreal                  | 1.1      | Information Technology | 19.4     |
| Bank of Nova Scotia               | 1.0      | Real Estate            | 3.6      |
| Apple Inc                         | 1.0      | Unclassified           | 0.0      |

| Fixed Income Breakdown        | % Bond |
|-------------------------------|--------|
| Government Bonds              | 41.1   |
| Corporate Bonds               | 46.0   |
| Other Bonds                   | 0.0    |
| Mortgage Backed Securities    | 3.7    |
| ST Investments (Cash & Other) | 8.3    |
| Asset Backed Securities       | 0.8    |