

Desjardins Short-Term Income Fund (DGAM)

Fund Category

Canadian Short Term Fixed Income

General Information

Fund Code	288/688
Fund Inception	June 2010
Underlying Inception	June 1965
Fund Assets (\$Mil)	19.33
Underlying Assets (\$Mil)	277.29

Fund Company	Desjardins Investments Inc
Underlying Fund	Desjardins Short-Term Income A

Volatility Analysis

Investment	▼		
	Low	Moderate	High
Category	▲		

Investment Objective

This fund targets an annualized return at least 0.25% higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

50% FTSE Canada Short Term Government, 50% FTSE Canada Short Term Corporate

Investment Strategy

The investments are actively managed in order to provide a steady and competitive income while protecting capital by investing in a diversified portfolio of short term corporate and government bonds. The Fund also invests in high-quality money market instruments and first mortgage loans.

Notes

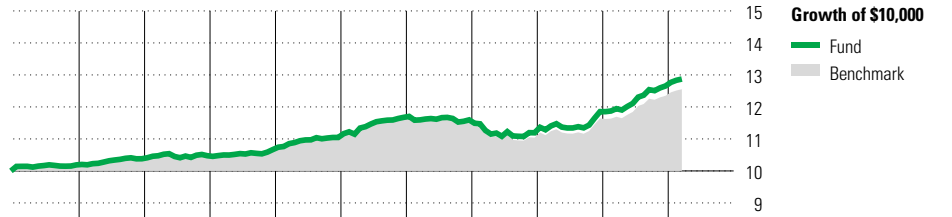
The underlying Fund performance returns are net. These are calculated after the funds operating expenses and investment fees.

Due to restrictions regarding the availability of certain indices, the benchmark used is the FTSE Canada Short Term Overall Bond.

Sub-advisor:

Desjardins Global Asset Management

Performance Analysis as of March 31, 2025



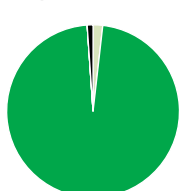
Year	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Quartile
Fund Return %	1.9	1.9	0.9	1.8	3.6	5.7	-0.7	-3.5	5.9	6.8	1.7	as at March 31, 2025
Benchmark %	2.6	1.3	0.3	1.9	3.5	5.6	-0.8	-4.1	5.4	6.1	1.7	Calendar Year

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund		0.3	1.7	7.8	6.2	4.6	2.9	2.4
Benchmark		0.3	1.7	7.4	5.7	4.0	2.4	2.1

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, 2025

Composition	% Assets	Credit Quality	%
	Cash 1.8	High	45.4
	Fixed Income 97.1	Medium	45.9
	Canadian Equity 0.0	Low	1.2
	US Equity 0.0	N/A	7.5
	International Equity 0.0		
	Other 1.1		

Top 10 Holdings	% Assets
Canada (Government of) 3% 01-02-2027	8.1
Canada (Government of) 1.5% 01-06-2031	5.7
National Bank of Canada (ST) 5.219%	3.8
NHA MBS 4.1% 01-06-2029	3.4
Canada (Government of) 4% 01-08-2026	3.4
CIBC 4.9% 02-04-2027	3.0
NHA MBS 3.94% 15-08-2029	2.8
Canada (Government of) 3.25% 01-09-2028	2.7
Bank NS Halifax 5.5% 08-05-2026	2.1
CPPIB Capital Inc 3.35% 02-12-2030	2.1
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	216
Total Number of Stock Holdings	0
Total Number of Bond Holdings	120

Top Five Countries	% Assets
Canada	92.7
Germany	3.9
United States	3.4

Fixed Income Breakdown	% Bond
Government Bonds	31.3
Corporate Bonds	55.4
Other Bonds	0.0
Mortgage Backed Securities	9.6
ST Investments (Cash & Other)	1.5
Asset Backed Securities	2.3