

Desjardins 70/30 Fund

Fund Category

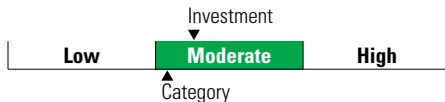
Global Equity Balanced

General Information

Fund Code 422/426
Fund Inception June 2014
Fund Assets (\$Mil) 65.63

Fund Company Multi-Manager

Volatility Analysis



Investment Objective

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

Benchmark

21% FTSE Canada Universe, 9% Bloomberg Barclays Multiverse Hedged, 17.5% MSCI Canada Net, 52.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This fund is composed of a portfolio of underlying funds that emphasizes capital growth over the long-term while maintaining a certain degree of stability. It invests with a concentration in Canadian and foreign equities and a certain percentage in fixed income securities. The fund is intended for investors who have a growth profile and high risk tolerance. A target asset rebalancing is done quarterly between the different underlying funds.

Notes

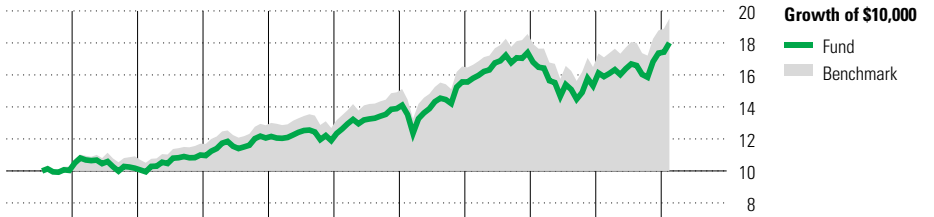
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

The benchmark was last changed on December 1st, 2019.

The fund's composition was last changed on January 31, 2024.

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Performance Analysis as of February 29, 2024



Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
Fund Return %	—	1.4	8.1	9.7	-1.3	16.8	12.0	11.8	-11.9	13.4	3.7	as at February 29, 2024
Benchmark %	—	6.2	7.3	9.9	-1.3	17.6	10.8	12.3	-11.1	13.9	4.0	Calendar Year

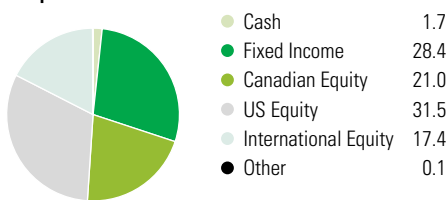
Annualized Returns %

	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	7.0	13.3	4.5	4.5	7.4	7.4	—
Benchmark	7.0	14.2	5.2	5.5	7.8	7.7	—

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

Composition



Top Five Countries

Country	% Assets
United States	45.0
Canada	30.1
Japan	3.8
United Kingdom	2.8
France	2.2

Top 10 Holdings

Company	% Assets
Microsoft Corp	2.2
Royal Bank of Canada	1.6
Apple Inc	1.3
Bank of Montreal	1.3
The Toronto-Dominion Bank	1.2
Canadian Natural Resources Ltd	1.1
Amazon.com Inc	1.1
NVIDIA Corp	0.9
Bank of Nova Scotia	0.8
Enbridge Inc	0.8
Total Number of Portfolio Holdings	13
Total Number of Underlying Holdings	10,983
Total Number of Stock Holdings	7,008
Total Number of Bond Holdings	3,047

Target Composition

Target	% Assets
DGIA Bond	5.1
Desjardins Enhanced Bond	3.4
DFS BlackRock® Universe Bond Index	8.5
Desjardins Global Bond	13.0
DGIA Canadian Equity	12.4
DFS BlackRock® Canadian Equity Index	4.1
DFS BlackRock® US Equity Index (Registered Only)	20.2
J.P. Morgan Global Equity	7.0
Desjardins Global Equity	7.0
Desjardins Global Small Cap Equity	7.7
DFS BlackRock® MSCI EAFE Equity Index	7.7
DFS BlackRock® MSCI Emerging Markets Index	3.9

Top Five Global Equity Sectors

Sector	% Equity
Financials	21.7
Information Technology	18.2
Industrials	13.0
Consumer Discretionary	9.0
Health Care	8.6

Fixed Income Breakdown

Category	% Bond
Government Bonds	60.8
Corporate Bonds	31.5
Other Bonds	0.0
Mortgage Backed Securities	2.3
ST Investments (Cash & Other)	4.9
Asset Backed Securities	0.7