

Desjardins 90/10 Fund

Fund Category

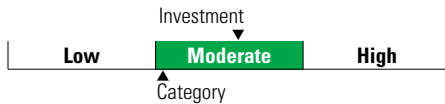
Global Equity Balanced

General Information

Fund Code 423/427
Fund Inception June 2014
Fund Assets (\$Mil) 124.81

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

7% FTSE Canada Universe, 3% Bloomberg Barclays Multiverse Hedged, 22.5% MSCI Canada Net, 67.5% MSCI All Country World ex Canada IMI Net

Investor Profile

This Fund is composed of a portfolio of underlying funds that emphasizes strong capital growth over the long-term. It invests with a strong concentration in Canadian and foreign equities and a small percentage in fixed income securities. The Fund is intended for investors who have an aggressive profile and very high risk tolerance.

Notes

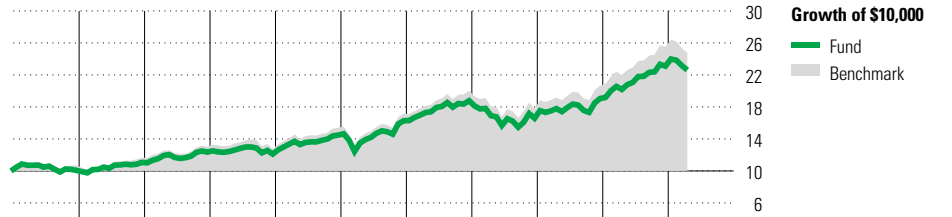
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.












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

The fund's composition was last changed on December 3rd, 2024.

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Performance Analysis as of April 30, 2025



											Quartile
2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Calendar Year
0.7	9.8	11.7	-2.1	19.7	12.3	15.4	-11.7	14.9	21.2	-2.1	as at April 30, 2025
7.0	8.9	12.0	-2.2	20.6	11.5	16.7	-11.1	16.0	23.5	-2.8	Fund Return %
											Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	-2.4	-5.7	12.0	12.7	10.2	6.9	10.9	7.8
Benchmark	-2.2	-6.2	12.7	13.6	11.1	8.1	11.7	8.8

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 April 30, 2025

Composition	% Assets	Target Composition	% Assets
Cash	1.3	DGAM Bond	1.6
Fixed Income	9.3	Desjardins Enhanced Bond	1.0
Canadian Equity	21.5	DFS BlackRock® Universe Bond Index	2.6
US Equity	33.9	Desjardins Global Bond	3.5
International Equity	25.5	DGAM Canadian Equity	17.7
Other	8.5	DFS BlackRock® Canadian Equity Index	5.9
		DFS BlackRock® US Equity Index (Registered Only)	21.2
		J.P. Morgan Global Equity	9.0
		Desjardins Global Equity	9.0
		Desjardins Global Small Cap Equity	6.3
		DFS BlackRock® MSCI EAFE Equity Index	12.2
		DFS BlackRock® MSCI Emerging Markets Index	4.2
		Fidelity U.S. Low Volatility Equity Fund	3.8
		Fidelity International Low Volatility Equity Fund	2.2

Top Five Countries	% Assets
United States	42.0
Canada	26.5
Japan	5.3
United Kingdom	4.5
France	2.7

Top 10 Holdings	% Assets
Dfs Jp Morgan Global Eq Fund, Series O	8.4
Microsoft Corp	1.8
Royal Bank of Canada	1.8
Apple Inc	1.7
The Toronto-Dominion Bank	1.2
NVIDIA Corp	1.1
Enbridge Inc	1.1
Amazon.com Inc	1.1
Bank of Montreal	0.7
TC Energy Corp	0.7
Total Number of Portfolio Holdings	16
Total Number of Underlying Holdings	10,377
Total Number of Stock Holdings	6,501
Total Number of Bond Holdings	2,886

Top Five Global Equity Sectors	% Equity
Financials	23.4
Information Technology	16.4
Industrials	12.5
Health Care	8.9
Consumer Discretionary	8.3

Fixed Income Breakdown	% Bond
Government Bonds	61.1
Corporate Bonds	26.3
Other Bonds	0.0
Mortgage Backed Securities	2.7
ST Investments (Cash & Other)	9.3
Asset Backed Securities	0.3