

Desjardins 90/10 Fund

Fund Category

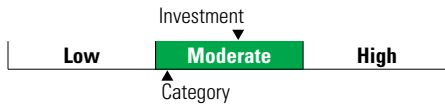
Global Equity Balanced

General Information

Fund Code 423/427
Fund Inception June 2014
Fund Assets (\$Mil) 104.64

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. A target asset rebalancing is done quarterly between the different underlying funds.

Notes

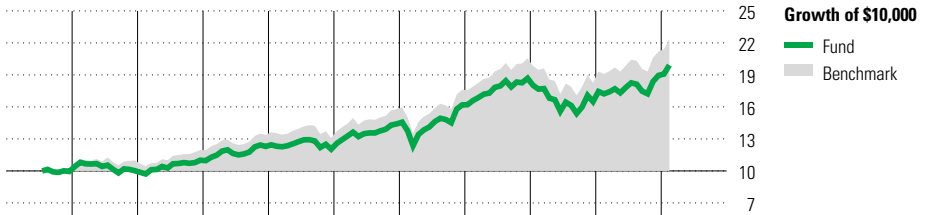
The name of the fund was changed from "DGIA" to "Desjardins" on July 28th, 2016.

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



	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Quartile
—	0.7	9.8	11.7	-2.1	19.7	12.3	15.4	-11.7	14.9	5.1	Calendar Year	as at February 29, 2024
—	7.0	8.9	12.0	-2.2	20.6	11.5	16.7	-11.1	16.0	5.5	Fund Return %	
												Benchmark %

Annualized Returns %	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	8.3	15.6	6.2	6.3	9.7	9.0	—
Benchmark	8.5	17.2	7.2	7.7	10.5	9.7	—

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	% Assets	Target Composition	% Assets
Cash	1.7	DGIA Bond	1.6
Fixed Income	9.4	Desjardins Enhanced Bond	1.1
Canadian Equity	26.9	DFS BlackRock® Universe Bond Index	2.7
US Equity	40.0	Desjardins Global Bond	4.7
International Equity	22.0	DGIA Canadian Equity	16.1
Other	0.0	DFS BlackRock® Canadian Equity Index	5.4
		DFS BlackRock® US Equity Index (Registered Only)	25.9
		J.P. Morgan Global Equity	9.0
		Desjardins Global Equity	9.0
		Desjardins Global Small Cap Equity	9.8
		DFS BlackRock® MSCI EAFE Equity Index	10.0
		DFS BlackRock® MSCI Emerging Markets Index	5.0

Top Five Countries	% Assets
United States	45.0
Canada	30.3
Japan	3.8
United Kingdom	2.8
France	2.2

Top 10 Holdings	% Assets
Microsoft Corp	2.8
Royal Bank of Canada	2.0
Apple Inc	1.6
Bank of Montreal	1.6
The Toronto-Dominion Bank	1.5
Canadian Natural Resources Ltd	1.5
Amazon.com Inc	1.3
NVIDIA Corp	1.2
Bank of Nova Scotia	1.1
Enbridge Inc	1.0
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

Top Five Global Equity Sectors	% Equity
Financials	21.7
Information Technology	18.2
Industrials	13.0
Consumer Discretionary	9.0
Health Care	8.6

Fixed Income Breakdown	% Bond
Government Bonds	57.0
Corporate Bonds	28.0
Other Bonds	0.0
Mortgage Backed Securities	2.1
ST Investments (Cash & Other)	12.6
Asset Backed Securities	0.7