

Melodia Growth 35/65 Fund

Fund Category

Global Fixed Income Balanced

General Information

Fund Code	224/624
Fund Inception	December 2013
Underlying Inception	June 2010
Fund Assets (\$Mil)	66.69
Underlying Assets (\$Mil)	3,761.54

Fund Company	Desjardins Investments Inc
Underlying Fund	Desjardins Active Strategy Moderate 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

38.5% FTSE Canada Universe Bond, 26.5% Bloomberg Multiverse Hedged, 9.5% MSCI Canada Net, 25.5% MSCI All Country World ex Canada Net

Investor Profile

This Fund aims to provide an income return and a moderate 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 secure profile and moderate risk tolerance.

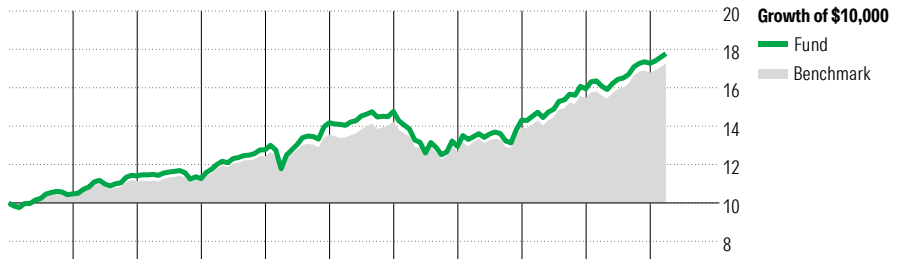
Notes

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

The benchmark was last changed on September 24, 2025. The fund's composition was last changed on September 24, 2025.

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 28, 2026



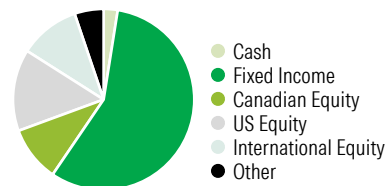
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
	4.7	8.9	-1.2	13.3	11.0	4.2	-12.4	10.6	11.4	8.3	2.9	Calendar Year
	4.5	6.4	-0.3	11.8	9.3	5.0	-11.2	10.1	11.0	8.6	2.8	as at February 28, 2026
												Fund Return %
												Benchmark %

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.2	2.4	8.7	10.7	10.1	6.0	4.8	6.2
Benchmark	2.1	2.2	9.2	10.7	10.1	6.1	5.2	5.8

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.

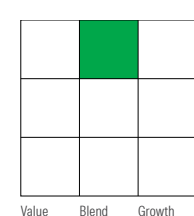
Portfolio Analysis as of February 28, 2026

Composition

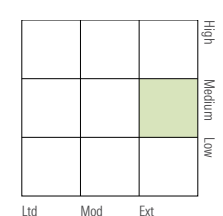


% Assets

Equity Style



Fixed Income Style



Top Five Countries

	% Assets
United States	41.4
Canada	28.0
United Kingdom	4.7
Japan	4.5
France	3.7

Top 10 Holdings

	% Assets
Canada (Government of) 3.5% 01-03-2028	1.7
Fiera Comox Private Credit Opportunities Open-End	1.5
Dgam Global Private Infrastructure Fund L.P. - C30	1.4
Canada (Government of) 3.25% 01-12-2033	1.0
Canada (Government of) 3.25% 01-12-2034	1.0
Canada (Government of) 2.75% 01-09-2030	0.9
Royal Bank of Canada	0.9
Desjardins Market Neutral ETF CA\$ Unhdgd	0.9
Canada (Government of) 2% 01-06-2032	0.7
The Toronto-Dominion Bank	0.7
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	13,652
Total Number of Stock Holdings	7,268
Total Number of Bond Holdings	5,049

Global Equity Sectors

	% Equity
Utilities	3.0
Energy	6.3
Financials	22.5
Materials	6.1
Consumer Discretionary	8.2
Consumer Staples	6.5
Communication Services	5.7
Industrials	12.9
Health Care	9.1
Information Technology	17.9
Real Estate	2.0
Unclassified	0.0

Fixed Income Breakdown

	% Bond
Government Bonds	45.2
Corporate Bonds	45.8
Other Bonds	0.0
Mortgage Backed Securities	6.0
ST Investments (Cash & Other)	1.7
Asset Backed Securities	1.1