

Melodia Growth 45/55 Fund

Fund Category

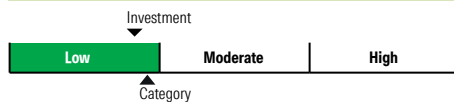
Global Neutral Balanced

General Information

Fund Code 226/O226
Fund Inception December 2013
Underlying Inception June 2010
Fund Assets (\$Mil) 77.80
Underlying Assets (\$Mil) N/A

Fund Company Desjardins Investments Inc
Underlying Fund 33.3% Desjardins Active Strategy Moderate Portfolio, I-Class / 66.7% Desjardins Active Strategy Balanced 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

31.5% FTSE Canada Universe Bond, 23.5% Bloomberg Multiverse Hedged, 11.5% MSCI Canada Net, 33.5% MSCI All Country World ex Canada Net

Investor Profile

This Fund aims to strike a balance between income return and 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 moderate profile and risk tolerance.

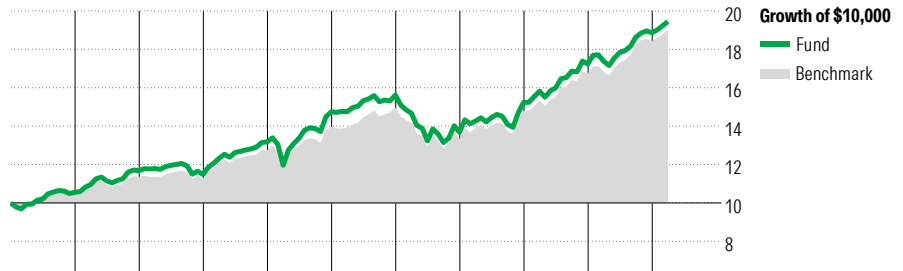
Notes

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



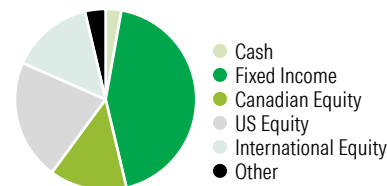
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Fund Return %	5.5	10.8	-1.7	14.8	11.8	5.9	-12.4	11.4	13.1	9.5	3.1	Calendar Year
Benchmark %	5.3	7.6	-0.8	13.1	9.6	7.1	-11.1	11.1	13.2	10.3	3.0	as at February 28, 2026

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	2.3	2.6	9.8	11.9	11.3	7.0	5.7	7.2
Benchmark	2.2	2.5	11.0	12.3	11.6	7.4	6.5	6.9

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.

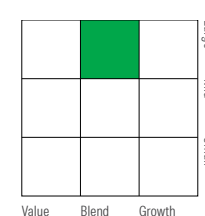
Portfolio Analysis as of February 28, 2026

Composition

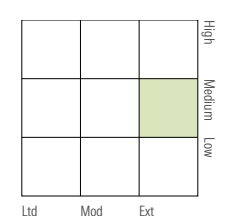


% Assets

Equity Style



Fixed Income Style



Top Five Countries

Country	% Assets
United States	43.1
Canada	27.6
United Kingdom	4.6
Japan	4.2
France	3.6

Top 10 Holdings

Holder	% Assets
Canada (Government of) 3.5% 01-03-2028	1.3
Dgam Global Private Infrastructure Fund L.P. - D10	1.2
Royal Bank of Canada	1.2
Microsoft Corp	1.0
NVIDIA Corp	0.9
The Toronto-Dominion Bank	0.9
Apple Inc	0.8
Canada (Government of) 3.25% 01-12-2033	0.7
Canada (Government of) 3.25% 01-12-2034	0.7
Desjardins Emerg Markets Opp Class A	0.7
Total Number of Portfolio Holdings	42
Total Number of Underlying Holdings	13,801
Total Number of Stock Holdings	7,270
Total Number of Bond Holdings	5,174

Global Equity Sectors

Sector	% Equity
Utilities	3.0
Energy	6.2
Financials	22.4
Materials	5.9
Consumer Discretionary	8.2
Consumer Staples	6.5
Communication Services	5.7
Industrials	12.8
Health Care	9.3
Information Technology	18.0
Real Estate	2.0
Unclassified	0.0

Fixed Income Breakdown

Category	% Bond
Government Bonds	45.7
Corporate Bonds	44.5
Other Bonds	0.0
Mortgage Backed Securities	5.6
ST Investments (Cash & Other)	2.8
Asset Backed Securities	1.0