

Desjardins Short-Term Income Fund (DGAM)

Fund Category

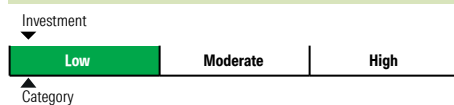
Canadian Short Term Fixed Income

General Information

| | |
|---------------------------|-----------|
| Fund Code | 288/688 |
| Fund Inception | June 2010 |
| Underlying Inception | June 1965 |
| Fund Assets (\$Mil) | 29.79 |
| Underlying Assets (\$Mil) | 291.80 |

| | |
|-----------------|--------------------------------|
| Fund Company | Desjardins Investments Inc |
| Underlying Fund | Desjardins Short-Term Income A |

Volatility Analysis



Investment Objective

This fund targets an annualized return at least 0.25% higher than that of the combined benchmarks below, over four-year moving periods.

Benchmark

50% FTSE Canada Short Term Government, 50% FTSE Canada Short Term Corporate

Investment Strategy

The investments are actively managed in order to provide a steady and competitive income while protecting capital by investing in a diversified portfolio of short term corporate and government bonds. The Fund also invests in high-quality money market instruments and first mortgage loans.

Notes

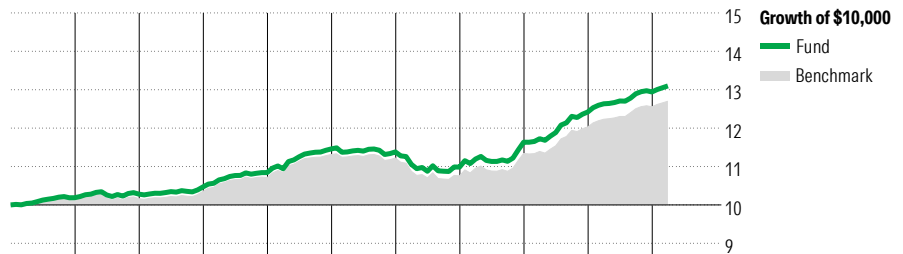
The underlying Fund performance returns are net. These are calculated after the funds operating expenses and investment fees.

Due to restrictions regarding the availability of certain indices, the benchmark used is the FTSE Canada Short Term Overall Bond.

Sub-advisor:

Desjardins Global Asset Management

Performance Analysis as of February 28, 2026



| Year | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Quartile |
|---------------|------|------|------|------|------|------|------|------|------|------|-----|-------------------------|
| Fund Return % | 1.9 | 0.9 | 1.8 | 3.6 | 5.7 | -0.7 | -3.5 | 5.9 | 6.8 | 4.2 | 1.2 | Calendar Year |
| Benchmark % | 1.3 | 0.3 | 1.9 | 3.5 | 5.6 | -0.8 | -4.1 | 5.4 | 6.1 | 4.4 | 1.2 | as at February 28, 2026 |

| Annualized Returns % | 1 Mth | 3 Mth | 1 Yr | 2 Yr | 3 Yr | 4 Yr | 5 Yr | 10 Yr |
|----------------------|-------|-------|------|------|------|------|------|-------|
| Fund | 0.7 | 1.0 | 4.0 | 6.0 | 5.7 | 3.9 | 2.9 | 2.7 |
| Benchmark | 0.7 | 0.9 | 4.2 | 5.8 | 5.4 | 3.5 | 2.5 | 2.4 |

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 | Credit Quality | % |
|----------------------|----------|----------------|------|
| Cash | 0.6 | High | 58.2 |
| Fixed Income | 99.3 | Medium | 36.3 |
| Canadian Equity | 0.0 | Low | 1.3 |
| US Equity | 0.0 | N/A | 4.3 |
| International Equity | 0.0 | | |
| Other | 0.1 | | |

| Top 10 Holdings | % Assets | Top Five Countries | % Assets |
|---|----------|--------------------|----------|
| Canada (Government of) 1.5% 01-06-2031 | 11.3 | Canada | 95.0 |
| Canada (Government of) 2.75% 01-05-2027 | 7.3 | United States | 2.6 |
| Canada (Government of) 1% 01-06-2027 | 4.5 | Germany | 2.4 |
| Canada (Government of) 4% 01-03-2029 | 4.1 | | |
| The Toronto-Dominion Bank 5.491% (ST) | 3.6 | | |
| Canada (Government of) 1.25% 01-06-2030 | 3.5 | | |
| NHA Mortgage Backed Securities 4.1% 01-06-2029 | 3.0 | | |
| NHA Mortgage Backed Securities 3.94% 15-08-2029 | 2.2 | | |
| CIBC 4.9% 02-04-2027 | 1.7 | | |
| Bank of Montreal 5.039% 29-05-2028 | 1.6 | | |
| Total Number of Portfolio Holdings | 3 | | |
| Total Number of Underlying Holdings | 231 | | |
| Total Number of Stock Holdings | 0 | | |
| Total Number of Bond Holdings | 146 | | |