

Desjardins Enhanced Bond Fund (DGAM)

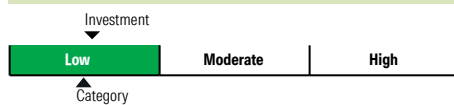
Fund Category

Canadian Fixed Income

General Information

Fund Code	290/690
Fund Inception	June 2010
Underlying Inception	January 2004
Fund Assets (\$Mil)	42.60
Underlying Assets (\$Mil)	1,000.41
Fund Company	Desjardins Investments Inc
Underlying Fund	Desjardins Enhanced Bond A

Volatility Analysis



Investment Objective

This fund targets an annualized return at least 0.85% higher than that of the FTSE Canada Universe Bond Index, over four-year moving periods.

Benchmark

FTSE Canada Universe Bond

Investment Strategy

This fund, actively managed, aims to provide a higher income by investing primarily in various debt securities issued by Canadian governments and corporations, and foreign issuers. The sub-manager seeks to enhance portfolio returns and increase diversification through opportunistic investments in corporate issuers. It combines fundamental and quantitative analyses, through credit research and economic analysis, to validate and optimize the opportunities available in the market.

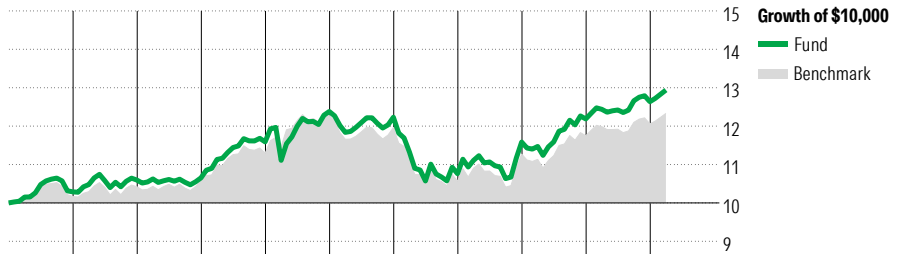
Notes

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

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 %	2.9	3.0	0.5	8.8	6.8	-1.2	-12.0	7.6	5.2	3.7	2.4	Calendar Year as at February 28, 2026
Benchmark %	1.7	2.5	1.4	6.9	8.7	-2.5	-11.7	6.7	4.2	2.6	2.2	Fund Return %
												Benchmark %

Annualized Returns %	1 Mth	3 Mth	1Yr	2Yr	3Yr	4 Yr	5 Yr	10 Yr
Fund	1.7	1.2	3.7	6.5	5.8	2.6	1.5	2.6
Benchmark	1.7	0.9	2.6	5.5	4.9	1.8	0.8	2.1

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	1.2	High	62.8
Fixed Income	98.5	Medium	31.0
Canadian Equity	0.0	Low	1.2
US Equity	0.0	N/A	5.1
International Equity	0.0		
Other	0.3		
Top Five Countries % Assets			
Canada			99.1
United States			0.6
France			0.3
Fixed Income Breakdown % Bond			
Government Bonds			51.3
Corporate Bonds			38.9
Other Bonds			0.0
Mortgage Backed Securities			8.7
ST Investments (Cash & Other)			1.2
Asset Backed Securities			0.0

Top 10 Holdings	% Assets
Canada (Government of) 3.5% 01-03-2028	7.0
Canada (Government of) 3.25% 01-12-2034	3.7
Canada (Government of) 3.25% 01-12-2033	3.2
Quebec (Province Of) 5% 01-12-2041	2.6
Canada (Government of) 2% 01-06-2032	2.6
NHA Mortgage Backed Securities 3.24% 01-06-2030	2.4
Royal Bank of Canada 4% 17-10-2030	2.4
Bank of Montreal 4.42% 17-07-2029	2.3
Canada (Government of) 1.5% 01-06-2031	1.7
Ontario (Province Of) 3.5% 02-06-2043	1.7
Total Number of Portfolio Holdings	3
Total Number of Underlying Holdings	222
Total Number of Stock Holdings	0
Total Number of Bond Holdings	124