

PH&N Bond Fund

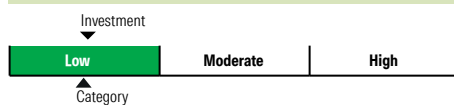
Fund Category

Canadian Fixed Income

General Information

Fund Code	368/968/0368
Fund Inception	February 2018
Underlying Inception	October 2002
Fund Assets (\$Mil)	50.82
Underlying Assets (\$Mil)	8,284.74
Fund Company	Phillips, Hager & North Inv Mgmt
Underlying Fund	PH&N Bond Fund O

Volatility Analysis



Investment Objective

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

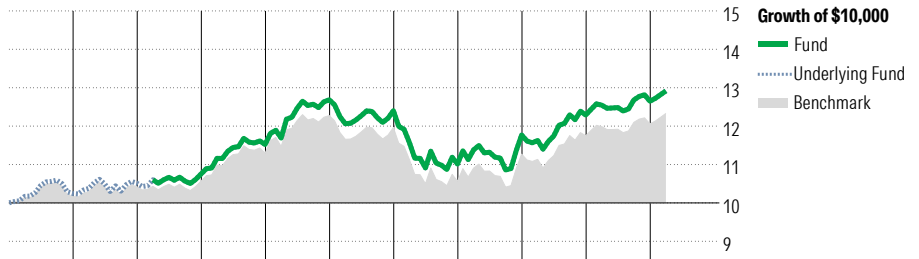
Benchmark

FTSE Canada Universe Bond

Investment Strategy

This fund, actively managed, aims to provide competitive income and stability of capital by investing primarily in a well-diversified portfolio of fixed income securities issued by Canadian governments and corporations, as well as guaranteed mortgages and foreign bonds. The fund is managed using interest rate, credit and liquidity strategies.

Performance Analysis as of February 28, 2026

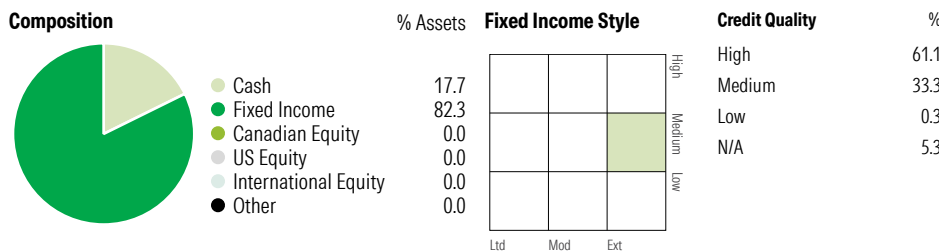


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Fund Return %	2.4	2.6	1.5	7.2	10.1	-2.2	-11.2	6.8	4.4	2.9	2.1	Calendar Year
Benchmark %	1.7	2.5	1.4	6.9	8.7	-2.5	-11.7	6.7	4.2	2.6	2.2	as at February 28, 2026

Annualized Returns %	1 Mth	3 Mth	1Yr	2Yr	3Yr	4 Yr	5 Yr	10 Yr
Fund	1.5	0.8	2.7	5.7	5.1	2.0	1.1	2.5
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



Top 10 Holdings	% Assets	Top Five Countries	% Assets
Canada (Government of) 2.75% 01-03-2031	8.7	Canada	93.0
Ontario (Province Of) 3.9% 02-06-2036	6.2	United States	4.2
Canada (Government of) 3.5% 01-12-2057	2.0	United Kingdom	2.9
Quebec (Province Of) 4% 01-09-2035	1.9		
Quebec (Province Of) 2.85% 01-12-2053	1.6		
Ontario (Province Of) 3.75% 02-12-2053	1.4		
British Columbia (Province Of) 4.6% 18-06-2057	1.3		
Quebec (Province Of) 4.2% 01-12-2057	1.2		
Ontario (Province Of) 4.65% 02-06-2041	1.1		
Alberta (Province Of) 3.1% 01-06-2050	1.1		
Total Number of Portfolio Holdings	3		
Total Number of Underlying Holdings	521		
Total Number of Stock Holdings	0		
Total Number of Bond Holdings	334		