

DGAM Balanced Fund

Fund Category

Canadian Neutral Balanced

General Information

Fund Code	663/0663
Fund Inception	July 2025
Underlying Inception	July 2025
Fund Assets (\$Mil)	37.55
Underlying Assets (\$Mil)	37.53

Fund Company	Desjardins Global Asset Management Inc
Underlying Fund	DGAM Enhanced Balanced Fund

Investment Objective

This fund targets an annualized return at least 1% higher than that of the combined benchmarks below, over four-year moving periods.

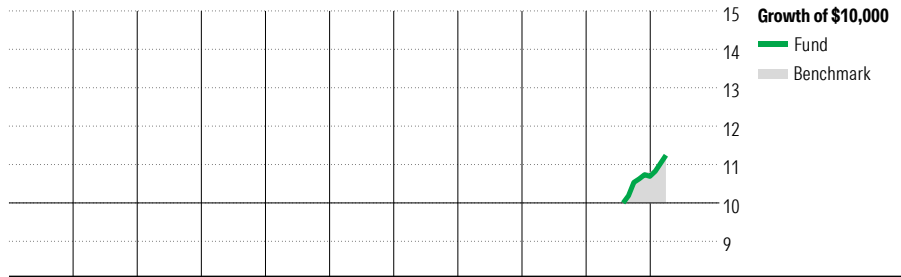
Benchmark

2% FTSE Canada 91 Day Treasury Bill, 19% FTSE Canada All Government Bond, 9.5% FTSE Canada Short Term Corporate Bond, 9.5% FTSE Canada Mid Term Corporate Bond, 27.5% S&P/TSX, 20% MSCI World Net, 2.5% MSCI Emerging Markets Net, 10% Absolute return of 8%

Investment Strategy

This fund, actively managed, aims to provide long-term capital growth and regular income by investing primarily in a diversified portfolio composed of fixed-income securities, common stocks and direct real assets. The selection of underlying strategies is based on an assumed and controlled risk taking, that puts the emphasis on the risks that are best rewarded over the long term while managing risks through diversification, investment horizon, analytical rigour and rebalancing. The fund's asset allocation is subject to active management according to the manager's tactical views.

Performance Analysis as of February 28, 2026

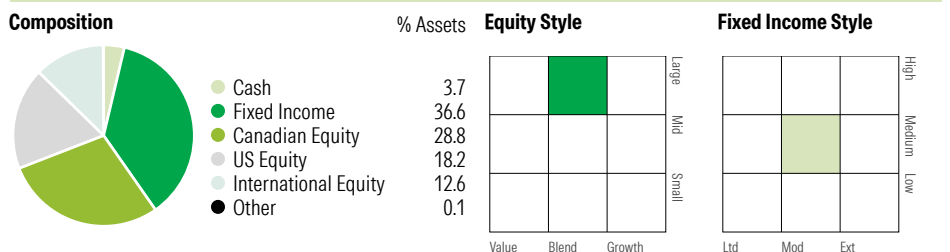


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Quartile
Fund Return %	-	-	-	-	-	-	-	-	-	-	5.1	Calendar Year as at February 28, 2026
Benchmark %	-	-	-	-	-	-	-	-	-	-	4.1	

Annualized Returns %	1 Mth	3 Mth	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	10 Yr
Fund	3.9	4.7	-	-	-	-	-	-
Benchmark	3.2	4.1	-	-	-	-	-	-

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 Five Countries	% Assets	Global Equity Sectors	% Equity
Canada	48.3	Utilities	6.8
United States	30.5	Energy	10.9
Japan	3.6	Financials	20.9
United Kingdom	2.8	Materials	10.6
China	1.8	Consumer Discretionary	5.6

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Bond
Canada (Government of) 01-03-2034	2.7	Government Bonds	41.7
Royal Bank of Canada	2.7	Corporate Bonds	44.0
Enbridge Inc	2.2	Other Bonds	0.0
The Toronto-Dominion Bank	2.1	Mortgage Backed Securities	7.9
Agnico Eagle Mines Ltd	1.9	ST Investments (Cash & Other)	5.1
Canada (Government of) 01-06-2032	1.6	Asset Backed Securities	1.3
Quebec (Province Of)	1.4		
Wheaton Precious Metals Corp	1.3		
Shopify Inc Registered Shs -A- Subord Vtg	1.3		
Suncor Energy Inc	1.2		

Total Number of Portfolio Holdings	935
Total Number of Underlying Holdings	4,932
Total Number of Stock Holdings	4,474
Total Number of Bond Holdings	238