

# MELODIA VERY CONSERVATIVE INCOME PORTFOLIO

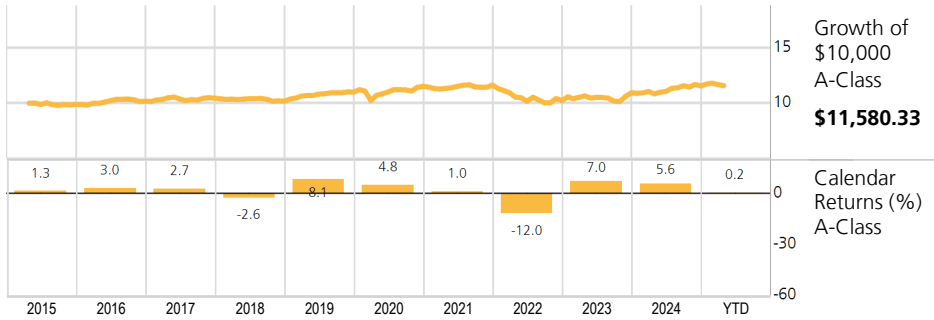


Inception Date	A-Class: March 28, 2013 T4-Class: February 03, 2014
Asset Class	Portfolio solution
Value per Unit in \$	A-Class: 10.17 T4-Class: 7.92
Rebalancing	Within allowable limits
Total Assets in \$	170,784,168
Minimum Investment in \$/€	500
Minimum Subsequent Investment in \$	25
Management Expense Ratio in %	1.87 <sup>1</sup>
Eligibility	A-Class: NON-REG and REG T4 -Class: NON-REG
Distribution Frequency	A-Class: quarterly T-Class: monthly
Distribution per unit	T4-Class: \$0.0265
Risk Level	<div style="display: flex; width: 100px; height: 15px; border: 1px solid black; background-color: #f08000;"></div> Low      Medium      High

## PORTFOLIO DESCRIPTION

The Portfolio seeks to provide a regular income return and low medium-term capital appreciation. Consequently, the Portfolio invests mainly in the units of mutual funds which themselves invest in equity and fixed-income securities throughout the world.

## PERFORMANCE ANALYSIS

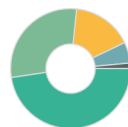


	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	-0.8	-1.3	1.1	6.8	3.1	1.6	1.5	2.0	
T4-Class	-0.8	-1.3	1.1	6.8	3.1	1.6	1.5	2.0	

CODES		Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL	
Caisse Network					
A	02150				
T4	01450				
K	02450				
L4	02650				
Advisor					
I	01650				
C		03150	03350	03550	
R4		04150	04350	04550	
Fee Based					
F	03950				
S4	04950				
Discount Brokerage					
D	07350				

	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Distribution Rate (\$)
T4-Class	0.40	0.40	0.38	0.36	0.37	0.38	0.37	0.31	0.32	0.11	T-Class

## PORTFOLIO ASSET ALLOCATION (%)



	Actual
<b>FIXED INCOME</b>	<b>78.1%</b>
<b>Canadian Fixed Income</b>	
- Desjardins Canadian Bond Fund	33.7%
- Desjardins Canadian Corporate Bond Fund	6.4%
- Desjardins Enhanced Bond Fund	4.2%
- Desjardins Short-Term Income Fund	2.4%
- Desjardins Alt Long/Short Equity Market Neutral ETF (DANC)	0.9%
<b>Foreign Fixed Income</b>	
- Desjardins Global Government Bond Index Fund	13.5%
- Desjardins Global Total Return Bond Fund	6.9%
- Desjardins Global Corporate Bond Fund	2.5%
- Desjardins Global Tactical Bond Fund	2.4%
- Desjardins Global Balanced Strategic Income Fund (Income portion)	2.1%
- Desjardins Alt Long/Short Global Equity Markets ETF (DAMG)	0.8%
- Desjardins Floating Rate Income Fund	0.8%
<b>Other</b>	
- Cash and Equivalents	1.5%
<b>GROWTH</b>	<b>21.9%</b>
<b>Canadian Equity</b>	
- Desjardins Canadian Equity Income Fund	4.7%
- Desjardins Canadian Equity Fund	0.9%
<b>Foreign Equity</b>	
- Desjardins Global Equity Fund	5.2%
- Desjardins Global Balanced Strategic Income Fund (Growth portion)	3.8%
- Desjardins Global Dividend Fund	3.0%
- Desjardins Global Opportunities Fund	1.6%
- Desjardins Low Volatility Global Equity Fund	1.3%
- Desjardins Global Infrastructure Fund	0.7%
- Desjardins Global Small Cap Equity Fund	0.3%
- Desjardins Fundamental Global Equity Fund	0.2%
- Desjardins Emerging Markets Fund	0.2%

## PORTFOLIO MANAGER(S)

- Desjardins Global Asset Management (DGAM)
- Aberdeen Standard Investments Inc.\*
- Blackrock Asset Management Canada Limited\*
- Fidelity Investments Canada\*
- First Sentier Investors (Australia) IM Limited\*
- Grandeur Peak Global Advisors\*
- Jarislowsky Fraser\*
- Lazard Asset Management\*
- Mondrian Investment Partners\*
- Ninety One North America, Inc.\*
- PGIM, Inc.\*
- PIMCO Canada Corp.\*
- Wellington Management Company\*
- Western Asset Management Company LLC\*

## FUND MANAGER

Desjardins Investments Inc.  
www.desjardinsfunds.com

APRIL 30, 2025

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**Note(s):**<sup>1</sup>Source: Annual/Interim Management Report.  
\*Portfolio manager mandated by Desjardins Global Asset Management.  
‡Minimum account balance of \$1,000 one year after the account is opened. No minimum balance to be maintained for RESPs and group plans.

The Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. The indicated rates of return are the historical annual compounded total returns of the date of the present document including changes in securities value and reinvestment of all distributions and do not consider sales, redemption, distribution or other optional charges, or income taxes payable by any securityholder that would have reduced returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The Desjardins Funds are offered by registered dealers.