

MELODIA CONSERVATIVE INCOME PORTFOLIO

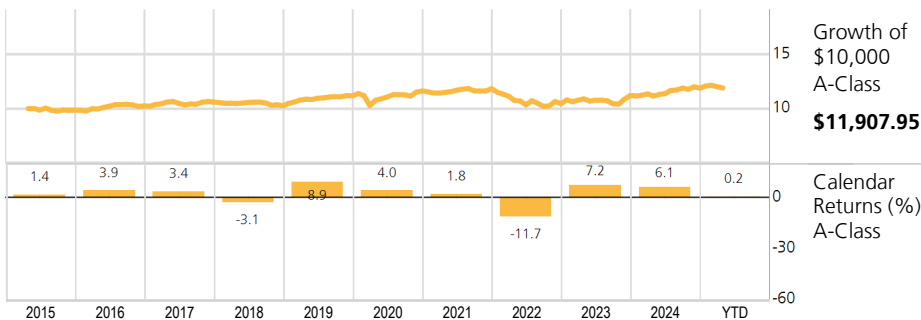


Inception Date	A-Class: March 28, 2013 T4-Class: February 03, 2014
Asset Class	Portfolio solution
Value per Unit in \$	A-Class: 10.49 T4-Class: 8.27
Rebalancing	Within allowable limits
Total Assets in \$	1,256,919,676
Minimum Investment in \$/€	500
Minimum Subsequent Investment in \$	25
Management Expense Ratio in %	1.88 ¹
Eligibility	A-Class: NON-REG and REG T4 -Class: NON-REG
Distribution Frequency	A-Class: quarterly T-Class: monthly
Distribution per unit	T4-Class: \$0.0280
Risk Level	<div style="display: flex; width: 100px; height: 15px; border: 1px solid black;"> <div style="width: 20%; background-color: #f4a460;"></div> <div style="width: 40%; background-color: #f0e68c;"></div> <div style="width: 20%; background-color: #e6e68c;"></div> <div style="width: 10%; background-color: #d9ead3;"></div> </div> Low Medium High

PORTFOLIO DESCRIPTION

The Portfolio is a strategic asset allocation fund. It seeks to provide a regular income return and a low long-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	-0.9	-1.5	1.1	6.7	3.5	2.0	1.8	2.4	
T4-Class	-0.9	-1.5	1.1	6.7	3.5	2.0	1.8	2.4	

CODES		Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL	
Caisse Network					
A	02101				
T4	01401				
K	02401				
L4	02601				
Advisor					
I	01601				
C		03101	03301	03501	
R4		04101	04301	04501	
Fee Based					
F	03901				
S4	04901				
Discount Brokerage					
D	07301				

	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD	Distribution Rate (\$)
T4-Class	0.40	0.40	0.40	0.37	0.38	0.38	0.38	0.32	0.33	0.11	T-Class

PORTFOLIO ASSET ALLOCATION (%)



	Actual
FIXED INCOME	74.2%
Canadian Fixed Income	
- Desjardins Canadian Bond Fund	30.4%
- Desjardins Canadian Corporate Bond Fund	5.8%
- Desjardins Enhanced Bond Fund	4.1%
- Desjardins Short-Term Income Fund	2.1%
- Desjardins Alt Long/Short Equity Market Neutral ETF (DANC)	1.0%
Foreign Fixed Income	
- Desjardins Global Government Bond Index Fund	12.5%
- Desjardins Global Total Return Bond Fund	6.4%
- Fiera Comox Private Credit Opportunities Open-End Fund	3.3%
- Desjardins Global Corporate Bond Fund	2.3%
- Desjardins Global Tactical Bond Fund	2.2%
- Desjardins Global Balanced Strategic Income Fund (Income portion)	1.9%
- Desjardins Floating Rate Income Fund	0.7%
- Desjardins Alt Long/Short Global Equity Markets ETF (DAMG)	0.2%
Other	
- Cash and Equivalents	1.3%
GROWTH	25.8%
Canadian Equity	
- Desjardins Canadian Equity Income Fund	5.7%
- Desjardins Canadian Equity Fund	1.2%
Foreign Equity	
- Desjardins Global Equity Fund	6.0%
- Desjardins Global Dividend Fund	4.5%
- Desjardins Global Balanced Strategic Income Fund (Growth portion)	3.5%
- Desjardins Global Opportunities Fund	1.9%
- Desjardins Low Volatility Global Equity Fund	1.5%
- Desjardins Global Infrastructure Fund	0.8%
- 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):¹Source: 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.