

INVESTMENT FUNDS

Melodia Portfolios

A TURNKEY SOLUTION TUNED TO YOUR
INVESTMENT PRIORITIES



 **Desjardins**
Wealth Management
Investments

**Looking for a turnkey
investment solution
that fits your lifestyle?**

We have the solution for you

Melodia Portfolios are designed to make your life easier. You get a diversified portfolio tailored to your **investor profile** and **needs**, all in a single investment. And you can get started with an initial investment of \$500 or regular investments of as little as \$25.¹



¹ Minimum balance of \$1,000 at all times after the first year. No minimum balance required for RESPs or group savings.

Key facts about Melodia Portfolios

1 A 2-TIERED PORTFOLIO STRUCTURE

Strategic asset allocation

1

Strategic asset allocation is the backbone of each portfolio's construction. It accounts for the lion's share of portfolio returns and aims to ensure adequate exposure to different asset classes based on the investor's profile. Success mainly comes down to exposure to complementary asset classes that offer attractive long-term return potential.

Their strategic allocation isn't static. It adapts to stock market cycles. That's why this management approach includes 2 components:

Long-term component – 20-year horizon

Our objective is to build strategic portfolios that are well diversified and that are seeking the most effective balance between risk and return.

Cyclical component – 7- to 8-year horizon

Here the goal is to add value to the strategic allocation by taking advantage of macroeconomic shifts and changes in asset valuation that take place during a **stock market cycle**.

The underlying investments are carefully curated to comply with the strategic asset allocation, optimize risk management and meet investors' income or growth needs.

Active management by renowned portfolio managers

2

Desjardins Global Asset Management Inc. uses an **extensive screening process** and conducts rigorous follow-up before selecting experienced portfolio managers. They separately manage the underlying funds that make up the portfolios. As a result, you benefit from the work of research teams and their **international** network of analysts who strive to find the right investments for you, based on the fund's investment objective.



Some terms are defined on page 9.

Key facts about Melodia Portfolios (cont.)

2 EIGHT PORTFOLIOS TO MEET TWO DISTINCT NEEDS

Melodia Portfolios let you choose the option that's best for you depending on your **investment objective**, risk tolerance and investment horizon.

Melodia Income Portfolios



If you want to protect your capital and generate **income** for your retirement or other expenses, you could choose Melodia Income Portfolios, which target long-term growth while providing diversified income.

Melodia Growth Portfolios



If you want to grow your capital to pay for future expenses such as your retirement or your children's education, Melodia Growth Portfolios might be right for you. They let you take part in stock markets and benefit from opportunities there, particularly in high-growth sectors.

3 BROAD DIVERSIFICATION TO GIVE YOU PEACE OF MIND

Diversifying your portfolio aims to reduce your risk and stabilize your long term returns. This is achieved through a selection of investments that is carefully thought out in terms of asset classes, management styles and economic and geographic sectors.

4 CONTINUOUS PORTFOLIO MONITORING

We monitor and adjust portfolios as needed to meet their targets, based on market developments, to ensure that the **level of risk** in our portfolios stays aligned with investors' objectives and risk tolerance.

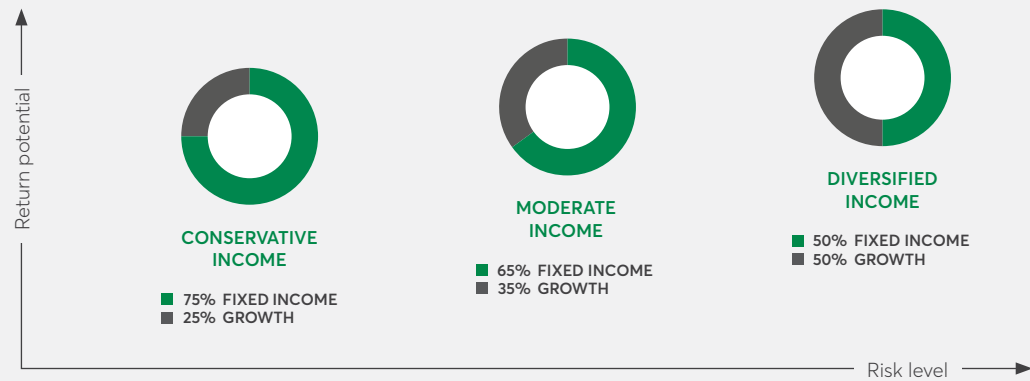


The Melodia Portfolios lineup: a turnkey investment solution

We offer you eight portfolios to meet your financial goals. You can therefore choose the Melodia Portfolio that suits you best, based on your investor objectives, including your risk tolerance and situation. Whether your risk tolerance is low, moderate or high, **we have the portfolio for you.**

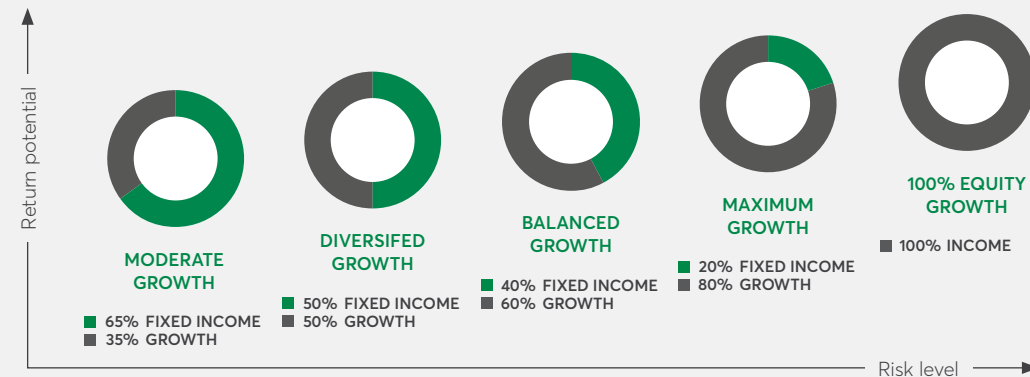
Melodia Income Portfolios

Three portfolios that focus on stability and income generation²



Melodia Growth Portfolios

Five portfolios that focus on long-term capital growth²



² Asset allocation may vary within the rebalancing ranges specified in the prospectus.



Take advantage of management fee rebates

When you invest \$100,000 in a Desjardins Fund or a Chorus II, **Melodia** or Desjardins Sustainable Portfolio,³ you qualify for our Preferred Pricing Program and management fee rebates. You may also be eligible for better rebates if other members of your family⁴ invest in Desjardins Funds based on all the assets held.

³ Although the total value of the net assets invested in Desjardins Funds Class F, S, C and R units is used to determine the daily market value, only Class F, S, C-FE and R-FE units of the Desjardins Funds, except for Wise ETF Portfolios and Desjardins Alt Long/Short Equity Market Neutral ETF, can benefit from the management fee rebate under the program.

⁴ Conditions apply to family grouping. Please see the [notice of management fee rebates](#).



IF YOU'RE LOOKING FOR A TURNKEY INVESTMENT TAILORED TO YOUR NEEDS AND LIFESTYLE,
MELODIA PORTFOLIOS MIGHT BE RIGHT FOR YOU.

What is an investment fund?

Also called a mutual fund, an **investment fund** is a financial product in which your assets are pooled with those of other investors. All of the assets are entrusted to a portfolio manager, who invests them in stocks issued by diverse publicly traded companies or bonds, in accordance with the fund's investment policy. The objective is to grow the assets based on the fund's investment objectives.

What is strategic asset allocation?

Strategic asset allocation is the backbone of successful long-term investing. It involves allocating investments based on your investor profile, which factors in your risk tolerance, investment horizon and financial goals. The portfolio's assets are spread between different asset classes to create a well-diversified and efficient portfolio for your level of risk tolerance.

What is active management?

Active management is an approach that seeks to generate a higher return than the benchmark index, based on analytical studies and absolute or relative forecasts of expected returns. To achieve this, **active portfolio managers** use their knowledge and experience when building portfolios to make investment decisions about which securities to buy or sell and the appropriate weighting for each one.

What is portfolio rebalancing?

Financial markets are constantly changing, so portfolio managers need to rebalance our portfolios from time to time. Rebalancing keeps your portfolio aligned with your investor profile. In concrete terms, portfolio managers make sure that your portfolio's asset allocation matches the target weightings.

Desjardins Investments Inc. (DII) entrusts the management of its Melodia Portfolios to Desjardins Global Asset Management Inc. (DGAM), as a portfolio manager.

DII IS ONE OF THE LARGEST CANADIAN MUTUAL FUND MANUFACTURERS.

\$39.3B

IN ASSETS UNDER MANAGEMENT*

+ 60 YEARS OF EXPERIENCE

+ 85 INVESTMENT FUNDS

DGAM IS ONE OF CANADA'S LARGEST PORTFOLIO MANAGERS.

\$77.1B

IN ASSETS UNDER MANAGEMENT*

86 PROFESSIONALS

18 ETFs

+ 21 YEARS OF EXPERIENCE

*As at December 31, 2022

Desjardins: A name you can count on!

Desjardins Group is the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. It enjoys excellent credit ratings comparable to those of several major Canadian and international banks. It is recognized as one of the most stable financial institutions in the world according to *The Banker*.

Based on your personal needs and goals, your representative can help you choose the right investment. Speak to your representative today.

desjardinsfunds.com

Desjardins Funds are not guaranteed, their value fluctuates frequently, and their past performance is not indicative of their future returns. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the prospectus before investing. Desjardins Funds are offered by registered dealers.



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