

# DESJARDINS SHORT-TERM INCOME FUND

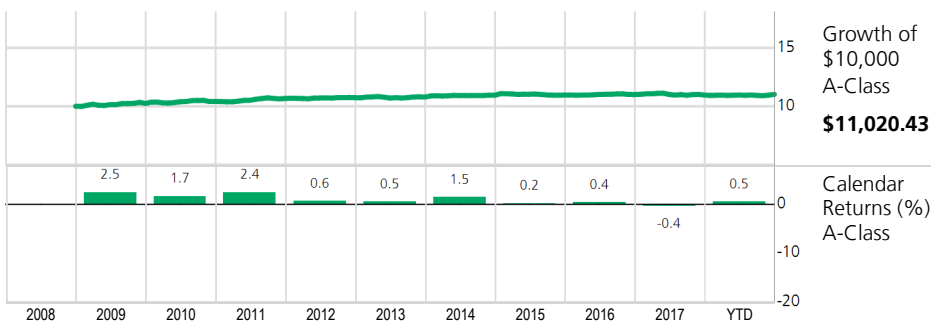


Inception Date	A-Class: June 30, 1965
Asset Class	Fixed income
Value per Unit in \$	A-Class: 4.05
Total Assets in \$	1,694,821,407
Total Number of Holdings	123
Minimum Investment in \$	1,000
Minimum Subsequent Investment in \$	25
Management Style	Top-down
Capitalization	N/A
Management Expense Ratio in %	1.34 <sup>1</sup>
Eligibility	A-Class: REG and NON-REG
Distribution Frequency	A-Class: monthly
Distribution per unit	A-Class: 0.35¢
Risk Level	Low Medium High

## FUND DESCRIPTION

Desjardins Short-Term Income Fund seeks to provide unitholders with a competitive and regular income primarily through investments in short-term bonds of various levels of government and high-quality companies.

## PERFORMANCE ANALYSIS

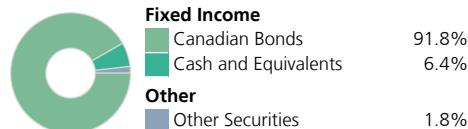


	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	0.7	0.8	0.5	0.5	0.2	0.4	1.0	6.2	

CODES		Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL	
Caisse Network					
A	00001				
Advisor					
C		03001	03201	03401	
Fee Based					
F	03801				
Discount Brokerage					
D	07001				

Reference Index (target)  
50% FTSE Canada Short Term Corporate Bond Index; 50% FTSE Canada Short Term Government Bond Index

## ASSET ALLOCATION



## GEOGRAPHIC ASSET ALLOCATION



## PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)

## FUND MANAGER

Desjardins Investments Inc.  
www.desjardinsfunds.com

**Note(s):**<sup>1</sup>Source: Annual/Interim Management Report.

## TOP HOLDINGS

Canada Government 2.00% 01-Nov-2020	6.87%
Canada Housing Trust No 1 2.40% 15-Dec-2022	6.24%
Canada Government 0.50% 01-Mar-2022	6.22%
Canada Government 0.75% 01-Mar-2021	6.02%
Canada Government 1.00% 01-Sep-2022	4.18%
Toronto-Dominion Bank 2.98% 30-Sep-2020	2.80%
NHA First National Financial 2.39% 01-May-2023	2.74%
Canada Government 0.75% 01-Sep-2021	2.61%
Bank of Nova Scotia 1.90% 02-Dec-2021	2.59%
New Brunswick Treasury Bills	2.38%
<b>Total</b>	<b>42.65%</b>

## TERM TO MATURITY

1 to 5 years	87.1%
5 to 10 years	12.6%
Above 10 years	0.3%
Average maturity (Years)	3.3
Duration (Years)	2.7
Yield to maturity	2.6%

## CREDIT RATING

High	65.0%
Medium	35.0%
Low	-

DECEMBER 31, 2018

DESJARDINS  
SHORT-TERM INCOME FUND



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 as indicated the date of the present document including changes in securities value and reinvestment of all distributions and do not take into account sales, redemption, distribution or 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 such registered dealers as the Desjardins Financial Services Firm, a mutual fund dealer belonging to the Desjardins Group that distributes the Funds in caisses throughout Québec and Ontario.