

DESJARDINS QUÉBEC BALANCED FUND

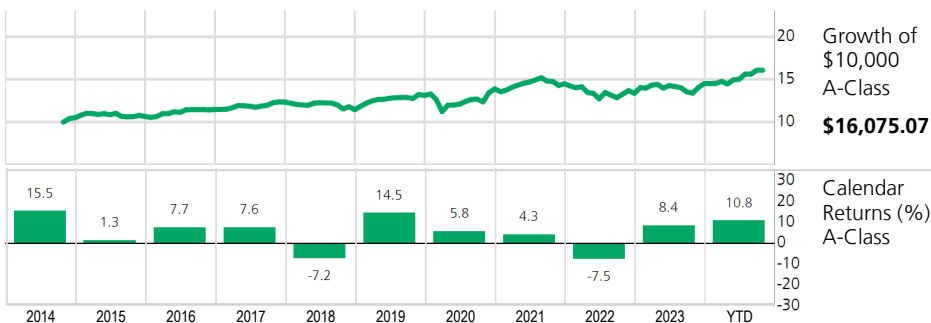


Inception Date	A-Class: June 20, 1997 T-Class: December 16, 2002
Asset Class	Balanced
Value per Unit in \$	A-Class: 25.13 T-Class: 9.27
Total Assets in \$	450,862,984
Total Number of Holdings	73
Minimum Investment in \$	1,000
Minimum Subsequent Investment in \$	25
Management Style	Growth
Capitalization	Mixed
Management Expense Ratio in %	2.07 ¹
Eligibility	A-Class: NON-REG and REG T-Class: NON-REG
Distribution Frequency	A-Class: quarterly T-Class: monthly
Distribution per unit	T-Class: \$0.0440
Risk Level	<div style="display: flex; width: 100px; height: 15px; border: 1px solid black; background: linear-gradient(to right, white 20%, green 20% 40%, white 40% 60%, white 60% 80%, white 80% 100%);"></div> Low Medium High

FUND DESCRIPTION

The Fund seeks to provide unitholders a balance between a reasonable level of income and capital growth over the long term. To do this, the Fund's assets are invested in stocks and bonds of Quebec companies as well as bonds from the municipalities and the Government of Quebec. The relative weighting will vary depending on the expected evolution of markets.

PERFORMANCE ANALYSIS

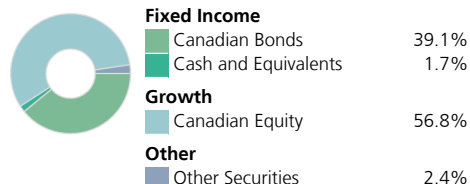


	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	0.1	3.0	11.1	20.0	2.9	4.7	4.9	6.3	
T-Class	0.1	3.0	11.1	20.0	2.9	4.7	4.9	6.3	

	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD	Distribution Rate (\$) T-Class
	0.66	0.62	0.64	0.65	0.56	0.61	0.61	0.59	0.52	0.44	

Benchmark Index (target)
40% FTSE Canada Mid-Term Overall Bond Index; 60% S&P/TSX Composite Index (Total return)

ASSET ALLOCATION



GEOGRAPHIC ASSET ALLOCATION



TOP HOLDINGS

Quebec Province	3.25%	01-Sep-2032	14.21%
Quebec Province	4.45%	01-Sep-2034	11.55%
CDP Financial	3.65%	02-Jun-2034	4.89%
CDP Financial Inc	4.20%	02-Dec-2030	4.73%
AtkinsRealis Group			3.86%
Gildan Activewear Inc CI A			3.20%
National Bank of Canada			3.19%
iA Financial Corp Inc			3.15%
WSP Global Inc			3.11%
Dollarama Inc			2.93%
Total			54.82%

TERM TO MATURITY

0 to 1 year	1.2%
1 to 5 years	9.3%
5 to 10 years	89.5%
Above 10 years	0.0%
Average maturity (Years)	8.0
Duration (Years)	6.5
Yield to maturity	3.8%

CREDIT RATING

High	99.8%
Medium	0.2%
Low	-

CODES	Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL
Caisse Network				
A	00060			
T	00560			
Advisor				
I	00660			
C		03060	03260	03460
R		04060	04260	04460
Fee Based				
F	03860			
S	04860			
Discount Brokerage				
D	07060			

PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)

FUND MANAGER

Desjardins Investments Inc.
www.desjardinsfunds.com

Note(s):¹Source: Annual/Interim Management Report.



OCTOBER 31, 2024

DESJARDINS
QUÉBEC BALANCED FUND



** Desjardins Investments Inc., manager of the Desjardins Funds, is announcing a reduction of the management fees on certain classes of units and series of shares of some Desjardins Funds.

The 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 all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns, including changes in unit value and reinvestment of all distributions and do not consider sales, redemption, distribution or other optional charges, or income taxes payable by any security holder, that would have reduced returns. The Desjardins Funds are offered by registered dealers.