


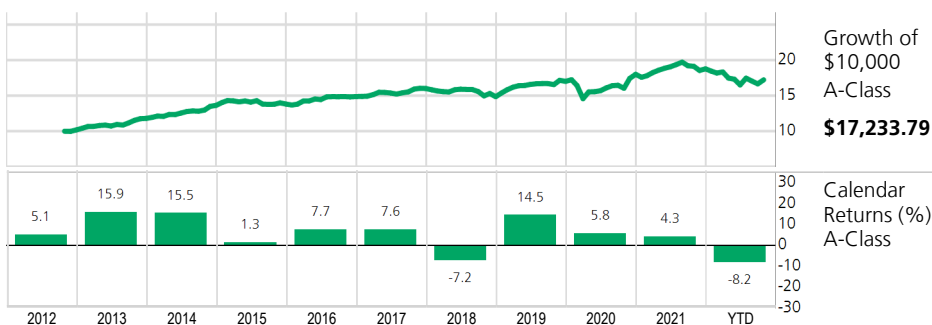
DESJARDINS QUÉBEC BALANCED FUND

Inception Date	A-Class: June 20, 1997 T-Class: December 16, 2002
Asset Class	Balanced
Value per Unit in \$	A-Class: 21.90 T-Class: 8.63
Total Assets in \$	458,634,980
Total Number of Holdings	64
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: REG and NON-REG T-Class: NON-REG
Distribution Frequency	A-Class: quarterly T-Class: monthly
Distribution per unit	T-Class: \$0.0495
Risk Level	

FUND DESCRIPTION

Desjardins Québec Balanced 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



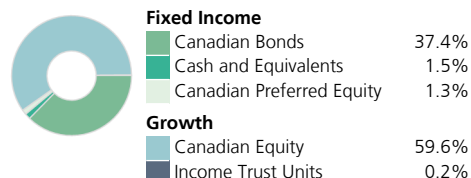
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	3.4	-1.3	-1.4	-9.9	1.3	1.6	5.6	6.0	
T-Class	3.4	-1.3	-1.4	-9.9	1.3	1.6	5.6	5.9	

CODES	Purchase option (prefix=DJT)			
	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			

	2013	2014	2015	2016	2017	2018	2019	2020	2021	YTD	Distribution Rate (\$)
A-Class	0.54	0.60	0.66	0.62	0.64	0.65	0.56	0.61	0.61	0.50	
T-Class											

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

ASSET ALLOCATION



GEOGRAPHIC ASSET ALLOCATION



PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)

FUND MANAGER

Desjardins Investments Inc.
www.desjardinsfunds.com

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

TOP HOLDINGS

Quebec Province 1.90% 01-Sep-2030	7.22%
Quebec Province 1.50% 01-Sep-2031	6.77%
Quebec Province 2.30% 01-Sep-2029	6.02%
Quebec Province 3.25% 01-Sep-2032	5.60%
Alimentation Couche-Tard Inc CI A	3.53%
WSP Global Inc	3.49%
National Bank of Canada	3.42%
Dollarama Inc	3.36%
Canadian National Railway Co	3.17%
CGI Inc CI A	3.15%
Total	45.73%

TERM TO MATURITY

1 to 5 years	5.2%
5 to 10 years	94.8%
Above 10 years	0.0%
Average maturity (Years)	7.7
Duration (Years)	6.7
Yield to maturity	4.5%

CREDIT RATING

High	78.7%
Medium	19.8%
Low	1.5%

OCTOBER 31, 2022

DESJARDINS
QUÉBEC BALANCED FUND



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.