

# DESJARDINS

## MELODIA VERY CONSERVATIVE INCOME PORTFOLIO



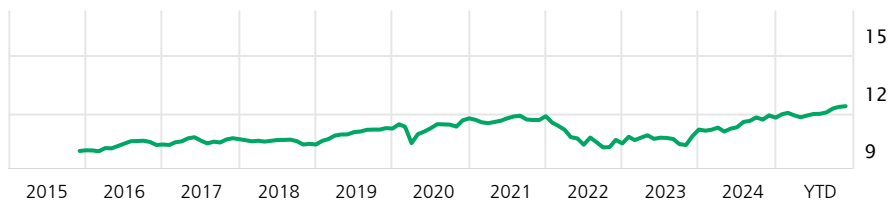
<b>Inception Date</b>	A-Class: March 28, 2013 K-Class: November 17, 2025
<b>CIFSC Category<sup>†</sup></b>	Portfolio solution
<b>Value per Unit in \$</b>	A-Class: 10.62 K-Class: 10.08
<b>Total Assets in \$</b>	152,876,678
<b>Total Number of Holdings</b>	25
<b>Minimum Investment in \$<sup>500</sup></b>	
<b>Minimum Subsequent Investment in \$</b>	25
<b>Management Style</b>	N/A
<b>Capitalization</b>	N/A
<b>Management Expense Ratio in %</b>	1.87 <sup>1</sup>
<b>Eligibility</b>	A-Class: NON-REG and REG K-Class: NON-REG and REG
<b>Distribution Frequency</b>	A-Class: quarterly K-Class: quarterly
<b>Distribution per unit</b>	
<b>Risk Level</b>	
	<div> <div></div> <div></div> <div></div> <div></div> </div> <div>Low Medium High</div>

### FUND DESCRIPTION

The Portfolio seeks to provide a regular income return and low medium-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

**Growth of \$10,000 A-Class | \$12,337.29**



### Calendar Returns (%)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
A-Class	1.3	3.0	2.7	-2.6	8.1	4.8	1.0	-12.0	7.0	5.6	5.1

### Annual Compound Returns (%)

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
A-Class	0.3	2.7	4.1	4.0	5.3	1.2	2.1	2.3

### Distribution Rate (\$)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
K-Class	-	-	-	-	-	-	-	-	-	-

Benchmark Index (target)

### SECTOR ALLOCATION

Financial Services	19.7%
Technology	17.6%
Healthcare	6.5%
Consumer Goods	6.2%
Consumer Services	5.8%
Energy	5.6%
Cash, Equivalents & Others	38.5%

### GEOGRAPHIC ALLOCATION

Canada	62.8%
United States	20.6%
United Kingdom	1.9%
Multi-National	1.8%
Europe	1.8%
Japan	1.8%
France	1.1%
Other	8.1%

### ASSET ALLOCATION

<b>Fixed Income</b>	
Canadian Bonds	55.8%
Foreign Bonds	22.5%
Cash and Equivalents	2.2%
<b>Growth</b>	
International Equity	7.9%
Canadian Equity	7.3%
US Equity	4.1%
Income Trust Units	0.1%

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## CODES Purchase option (prefix=DJT)

Class	NL	ISC	DSC	LL
<b>Caisse Network</b>				
A	02150			
T4	01450			
K	02450			
L4	02650			
<b>Advisor</b>				
I	01650			
C		03150	03350	03550
R4		04150	04350	04550
<b>Fee Based</b>				
F	03950			
S4	04950			
<b>Discount Brokerage</b>				
D	07350			

## PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)

## FUND MANAGER

Desjardins Investments Inc.  
www.desjardinsfunds.com

## PORTFOLIO ASSET ALLOCATION (%)

	Actual
<b>CASH AND EQUIVALENTS</b>	<b>0.5%</b>
<div>Cash and Equivalents</div> <div>- Cash and Cash Equivalents</div>	0.5%
<b>EQUITY</b>	<b>20.6%</b>
<div>Canadian Equity</div> <div>- Desjardins Canadian Equity Income Fund</div> <div>- Desjardins Canadian Equity Fund</div>	5.3%
<div>International Equity</div> <div>- Desjardins Global Equity Fund</div> <div>- Desjardins Global Opportunities Fund</div> <div>- Desjardins Low Volatility Global Equity Fund</div> <div>- Desjardins Abs Ret Glo Equ Mkts ETF C\$ Hdg (DAMG)</div> <div>- Desjardins Global Dividend Fund</div> <div>- Desjardins Global Small Cap Equity Fund</div> <div>- Desjardins Fundamental Global Equity Fund</div> <div>- Desjardins Emerging Markets Fund</div>	2.2%
<div>Alternative</div> <div>- DGAM Global Private Infrastructure Fund</div> <div>- Desjardins Market Neutral ETF (DANC)</div> <div>- Desjardins Global Macro ETF</div>	4.5%
<b>FIXED INCOME</b>	<b>78.9%</b>
<div>Canadian Bonds</div> <div>- Desjardins Canadian Bond Fund</div> <div>- Desjardins Canadian Corporate Bond Fund</div> <div>- Desjardins Enhanced Bond Fund</div> <div>- Desjardins Short-Term Income Fund</div> <div>- Desjardins Floating Rate Income Fund</div>	1.8%
<div>Foreign Bonds</div> <div>- Desjardins Global Government Bond Index Fund</div> <div>- Desjardins Global Balanced Strategic Income Fund</div> <div>- Desjardins Global Total Return Bond Fund CI</div> <div>- Desjardins Global Corporate Bond Fund</div> <div>- Desjardins Global High Yield Bond Fund</div> <div>- Desjardins Emerging Markets Bond Fund</div>	0.8%
	0.4%
	36.1%
	7.5%
	6.3%
	3.4%
	2.2%
	5.7%
	5.6%
	3.7%
	3.6%
	3.4%
	1.4%

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<sup>1</sup>Source: Annual/Interim Management Report.

<sup>2</sup>Portfolio manager mandated by Desjardins Global Asset Management.

<sup>3</sup>Minimum account balance of \$1,000 one year after the account is opened. No minimum balance to be maintained for RESPs and group plans.

<sup>4</sup>CIFSC refers to the Canadian Investment Funds Standards Committee. The CIFSC has the mandate to standardize the classification of mutual funds in Canada. <http://www.cifsc.org>.

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.