

# MELODIA CONSERVATIVE INCOME PORTFOLIO

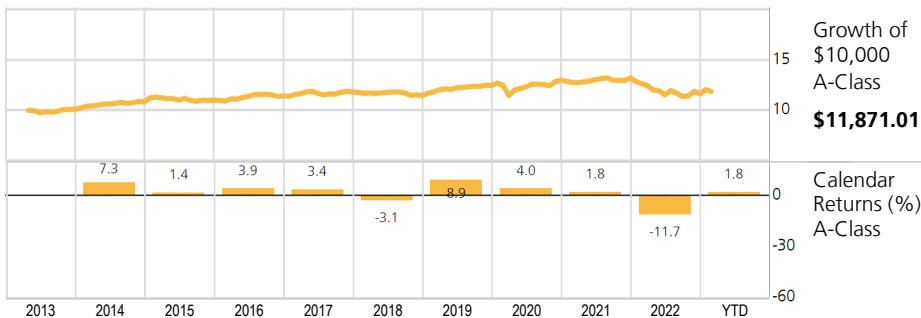


Inception Date	A-Class: March 28, 2013 T4-Class: February 03, 2014
Asset Class	Portfolio solution
Value per Unit in \$	A-Class: 9.69 T4-Class: 8.05
Rebalancing	Within allowable limits
Total Assets in \$	1,302,314,389
Minimum Investment in \$†	500
Minimum Subsequent Investment in \$	25
Management Expense Ratio in %	1.88 <sup>1</sup>
Eligibility	A-Class: REG and NON-REG T4 -Class: NON-REG
Distribution Frequency	A-Class: quarterly T-Class: monthly
Distribution per unit	T4-Class: \$0.0265
Risk Level	<div style="display: flex; width: 100px; height: 15px; border: 1px solid black; background-color: #f08000; margin-bottom: 2px;"></div> <div style="display: flex; width: 100px; height: 15px; border: 1px solid black; background-color: #d3d3d3; margin-bottom: 2px;"></div> <div style="display: flex; width: 100px; height: 15px; border: 1px solid black; background-color: #d3d3d3;"></div> Low      Medium      High

## PORTFOLIO DESCRIPTION

The Portfolio is a strategic asset allocation fund. It seeks to provide a regular income return and a low long-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



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	-1.6	-0.1	1.5	-6.2	-1.7	0.3	-	1.8	
T4-Class	-1.6	-0.1	1.5	-6.2	-1.7	0.3	-	1.7	

	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD	Distribution Rate (\$) T-Class
T4-Class	0.37	0.41	0.40	0.40	0.40	0.37	0.38	0.38	0.38	0.05	

CODES	Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL
<b>Caisse Network</b>				
A	02101			
T4	01401			
<b>Advisor</b>				
I	01601			
C		03101	03301	03501
R4		04101	04301	04501
<b>Fee Based</b>				
F	03901			
S4	04901			
<b>Discount Brokerage</b>				
D	07301			

## PORTFOLIO ASSET ALLOCATION (%)



### FIXED INCOME

	Actual
<b>Canadian Fixed Income</b>	<b>73.2%</b>
- Desjardins Canadian Bond Fund	34.3%
- Desjardins Enhanced Bond Fund	8.7%
- Desjardins Short-Term Income Fund	2.2%
- Desjardins Alt Long/Short Equity Market Neutral ETF (DANC)	1.3%
<b>Foreign Fixed Income</b>	
- Desjardins Global Government Bond Index Fund	9.6%
- Desjardins Global Total Return Bond Fund	6.3%
- Desjardins Global Corporate Bond Fund	3.2%
- Desjardins Global Tactical Bond Fund	2.2%
- Desjardins Global Balanced Strategic Income Fund (Income portion)	1.9%
- Desjardins Floating Rate Income Fund	1.2%
- Fiera Comox Private Credit Opportunities Open-End Fund	0.9%
- Desjardins Emerging Markets Bond Fund	0.7%

### Other

- Cash and Equivalents	0.7%
<b>GROWTH</b>	<b>26.8%</b>

### Canadian Equity

- Desjardins Canadian Equity Income Fund	5.6%
- Desjardins Dividend Growth Fund	2.5%

### Foreign Equity

- Desjardins Global Equity Fund	5.8%
- Desjardins Global Dividend Fund	4.4%
- Desjardins Global Balanced Strategic Income Fund (Growth portion)	3.3%
- Desjardins Global Infrastructure Fund	1.7%
- Desjardins Global Small Cap Equity Fund	1.6%
- Desjardins Low Volatility Global Equity Fund	1.4%
- Desjardins Emerging Markets Fund	0.5%

## PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)  
Aberdeen Standard Investments Inc.\*  
AllianceBernstein (Sanford C. Bernstein & Co.)\*  
Blackrock Asset Management Canada Limited\*  
Fidelity Investments Canada\*  
First Sentier Investors (Australia) IM Limited\*  
Grandeur Peak Global Advisors\*  
Jarislowsky Fraser\*  
Lazard Asset Management\*  
Mondrian Investment Partners\*  
PGIM, Inc.\*  
PIMCO Canada Corp.\*  
Wellington Management Company\*  
Western Asset Management Company LLC\*

## FUND MANAGER

Desjardins Investments Inc.  
www.desjardinsfunds.com

**Note(s):**<sup>1</sup>Source: Annual/Interim Management Report.  
\*Portfolio manager mandated by Desjardins Global Asset Management.  
†Minimum account balance of \$1,000 one year after the account is opened. No minimum balance to be maintained for RESPs and group plans.



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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.