SEPTEMBER 30, 2024

CHORUS II
CONSERVATIVE LOW VOLATILITY PORTFOLIO

Desjardins Wealth Management Investments

Inception Date	A-Class: November 28, 2011 T4-Class: October 06, 2014 T6-Class: October 06, 2014
Asset Class	Portfolio solution
Value per Unit in $	A-Class: 11.23 T4-Class: 8.32 T6-Class: 6.80
Total Assets in $	1,856,756,866
Min. Investment/Min. Subsequent Investment ($)	100,000/25
Management Expense Ratio in %	1.74[1]
Eligibility	A-Class: NON-REG and REG
Distribution Frequency	A-Class: Quarterly T-Class: monthly
Risk Level	Low Medium High

CODES	Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL
Caisse Network				
A	00029			
T4	00429			
T6	00529			
O	06229			
P4	08229			
P6	08529			
Advisor				
I	00629			
C		03029	03229	03429
R4		04029	04229	04429
R6		05029	05229	05429
Fee Based				
F	03829			
S4	04829			

PORTFOLIO MANAGER(S)

Desjardins Global Asset Management (DGAM)
Aberdeen Standard Investments Inc.*
AllianceBernstein (Sanford C. Bernstein & Co.)*
Altrinsic Global Advisors*
Baillie Gifford Overseas*
Blackrock Asset Management Canada Limited*
Fidelity Investments Canada*
Fiera Capital Corporation*
First Sentier Investors (Australia) IM Limited*
Grandeur Peak Global Advisors*
Jarislowsky Fraser*
Lazard Asset Management*
Mondrian Investment Partners*
Ninety One North America, Inc.*
PGIM, Inc.*
Wellington Management Company*

Fund Manager

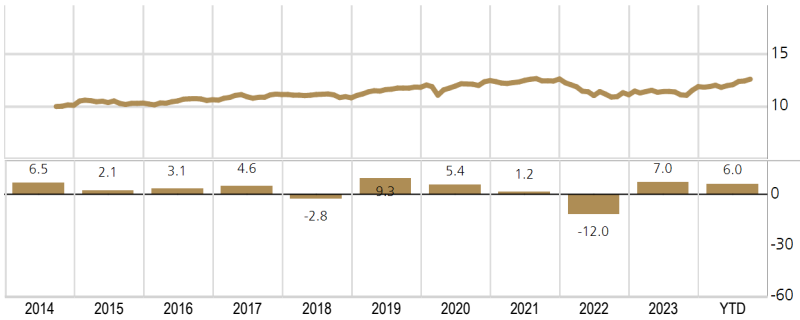
Desjardins Investments Inc.
www.desjardinsfunds.com

Note(s): [1]Source: Annual/Interim Management Report. *Portfolio manager mandated by Desjardins Global Asset Management.
† Desjardins Funds

PORTFOLIO DESCRIPTION

The Portfolio seeks to provide unitholders with a high income return and some long-term capital appreciation. Consequently, the Portfolio invests mainly in the units of mutual funds which themselves invest in equity and fixedincome securities throughout the world. This Portfolio might also hold exchangetraded funds as well as individual equity and fixed-income securities.

PERFORMANCE ANALYSIS



Growth of $10,000 A-Class
$12,611.01

Calendar Returns (%) A-Class

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception
A-Class	1.4	4.4	4.8	13.5	0.4	1.4	2.3	3.1
T4-Class	1.4	4.4	4.8	13.5	0.4	1.4	-	2.4
T6-Class	1.4	4.4	4.8	13.5	0.4	1.4	-	2.4

Annual Compound Returns (%)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	YTD
T4-Class	0.43	0.40	0.38	0.48	0.36	0.38	0.38	0.37	0.31	0.24
T6-Class	0.60	0.58	0.56	0.60	0.50	0.52	0.51	0.49	0.40	0.30

Distribution Rate ($) T-Class

PORTFOLIO ASSET ALLOCATION (%)

	Real
FIXED INCOME	**75.4**
Canadian Fixed Income	
- Canadian Bond†	35.8
- Canadian Corporate Bond†	4.4
- Enhanced Bond†	4.3
- Alt Long/Short Equity Market Neutral ETF (DANC)†	2.5
- Short-Term Income†	2.4
Foreign Fixed Income	
- Global Government Bond Index†	12.5
- Global Total Return Bond†	4.6
- Global Corporate Bond†	3.6
- Fiera Comox Private Credit Opportunities Open-End Fund	2.2
- Emerging Markets Bond†	1.2
- Global High Yield Bond†	0.8
- iShares J.P. Morgan USD Emerging Markets Bond ETF (EMB)	0.4
Other	
- Cash and Equivalents	0.7

	Real
GROWTH	**24.6**
Canadian Equity	
- Low Volatility Canadian Equity†	2.6
- Canadian Equity†	1.9
- Canadian Equity Income†	1.3
- Canadian Equity Focused†	0.7
Foreign Equity	
- Global Equity†	4.1
- Global Dividend†	3.7
- Low Volatility Global Equity†	3.7
- American Equity Value†	1.6
- Global Small Cap Equity†	1.0
- American Equity Index ETF†	0.8
- American Equity Growth†	0.6
- Global Infrastructure†	0.5
- Emerging Markets†	0.5
- International Equity Value†	0.5
- iShares Core MSCI Emerging Markets ETF (IEMG)	0.4
- Overseas Equity†	0.2
- International Equity Index ETF†	0.2
- iShares Core S&P Small-Cap ETF (IJR)	0.2
- iShares MSCI EAFE Small-Cap ETF (SCZ)	0.1

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Desjardins
Wealth Management
Investments

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.