

# CHORUS II MODERATE LOW VOLATILITY PORTFOLIO

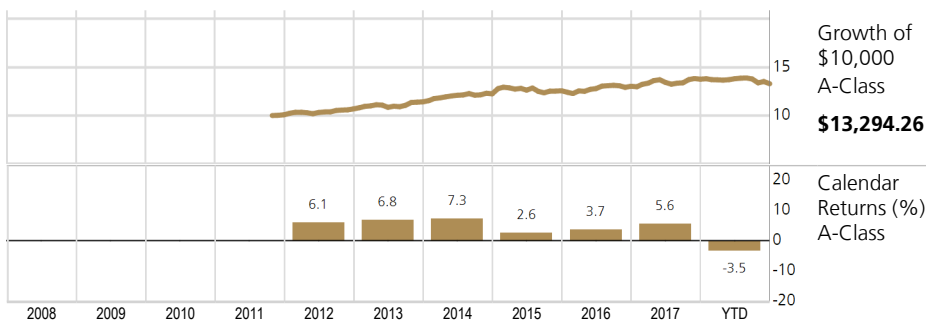


Inception Date	A-Class: November 28, 2011 T4-Class: October 06, 2014 T6-Class: October 06, 2014
Asset Class	Portfolio solution
Value per Unit in \$	A-Class: 11.37 T4-Class: 9.13 T6-Class: 8.44
Total Assets in \$	2,737,032,203
Min. Investment/Min. Subsequent Investment (\$)	100,000/25
Management Expense Ratio in %	1.81 <sup>1</sup>
Eligibility	A-Class: REG and NON-REG
Distribution Frequency	A-Class: Quarterly T-Class: monthly
Distribution per unit	T4-Class: 14.47¢ T6-Class: 11.67¢
Risk Level	Low Medium High

## PORTFOLIO DESCRIPTION

The Portfolio seeks mainly to provide unitholders with an income return and, to a lesser extent, 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. This Portfolio might also hold exchange-traded funds as well as individual equity and fixed-income securities.

## PERFORMANCE ANALYSIS



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Inception	Annual Compound Returns (%)
A-Class	-1.7	-3.6	-3.8	-3.5	1.9	3.1	-	4.1	
T4-Class	-1.7	-3.6	-3.8	-3.5	1.9	-	-	2.3	
T6-Class	-1.7	-3.6	-3.8	-3.5	1.9	-	-	2.3	

	2010	2011	2012	2013	2014	2015	2016	2017	2018	YTD	Distribution Rate (\$)
T4-Class	-	-	-	-	0.10	0.45	0.40	0.40	0.51	0.51	T-Class
T6-Class	-	-	-	-	0.15	0.60	0.58	0.56	0.63	0.63	

CODES		Purchase option (prefix=DJT)			
Class	NL	ISC	DSC	LL	
Caisse Network					
A	00030				
T4	00430				
T6	00530				
O	06230				
P4	08230				
P6	08530				
Advisor					
C		03030	03230	03430	
R4		04030	04230	04430	
R6		05030	05230	05430	
Fee Based					
F	03830				
S4	04830				
S6	06830				

## PORTFOLIO ASSET ALLOCATION (%)

	Target	Real	Target	Real
<b>FIXED INCOME</b>	<b>60.0</b>	<b>58.1</b>	<b>GROWTH</b>	<b>40.0</b>
<b>Canadian Bond</b>			<b>Canadian Equity</b>	
- Canadian Bond†	19.2	17.1	- Dividend Growth†	3.6
- Enhanced Bond†	19.2	17.1	- Canadian Equity Income†	3.6
- Short-Term Income†	9.6	10.7	- Canadian Equity Value†	2.4
<b>Foreign Bond</b>			- Canadian Equity†	2.4
- IBrix Global Bond†	4.8	4.9	<b>American &amp; Overseas Equity</b>	
- Global Tactical Bond†	4.2	5.3	- American Equity Value†	2.0
- Global Inflation Linked Bond†	1.8	1.8	- Overseas Equity†	1.5
- Floating Rate Income†	1.2	1.2	- American Equity Growth†	0.0
			- Overseas Equity Growth†	0.0
			<b>Global Equity</b>	
			- IBrix Low Volatility Global Equity†	10.0
			- Global Equity†	5.0
			- Global Dividend†	4.9
			- Global Infrastructure†	1.0
			<b>Global Small Cap Equity</b>	
			- Global Small Cap Equity†	2.1
			<b>Emerging Markets Equity</b>	
			- IBrix Low Volatility Emerging Markets†	1.1
			- Emerging Markets†	0.4

## PORTFOLIO MANAGER(S)

- Desjardins Global Asset Management (DGAM)
- Aberdeen Asset Management\*
- Alliance Bernstein (Sanford C. Bernstein & Co.)\*
- Baillie Gifford Overseas\*
- Blackrock Financial Management\*
- Colonial First State Asset Management\*
- Epoch Investment Partners\*
- Fiera Capital Corporation\*
- Jarislowsky Fraser\*
- Lazard Asset Management\*
- Lincluden Investment Management\*
- Lombard Odier Asset Management (Europe)\*
- LSV Asset Management\*
- PIMCO Canada Corp.\*
- Unigestion Asset Management (Canada)\*
- Wellington Management Company\*

## 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.

† Desjardins Funds

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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 as indicated the date of the present document including changes in securities value and reinvestment of all distributions and do not take into account sales, redemption, distribution or 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 such registered dealers as the Desjardins Financial Services Firm, a mutual fund dealer belonging to the Desjardins Group that distributes the Funds in caisses throughout Québec and Ontario.