

Melodia Income Portfolios

Quarterly Report as of 2024-09-30



Markets Overview

Markets Returns as of 2024-09-30 (%)

	3 months	1 year	3 years	5 years	10 years
Fixed Income					
FTSE Canada Universe Bond Index	4,66	12,89	-0,10	0,63	2,25
Bloomberg Barclays Multiverse (CAD Hedged)	4,03	9,91	-0,65	0,31	2,12
Growth					
MSCI Canada Index (total return)	10,78	27,65	10,31	11,11	8,15
MSCI USA Index (CAD) (total return)	4,58	36,12	13,50	16,41	15,47
MSCI EAFE Index (CAD) (total return)	5,97	25,28	8,32	9,16	8,25
MSCI Emerging Markets Index (CAD) (total return)	7,49	26,44	3,00	6,58	6,41
MSCI ACWI ex/Canada IMI (CAD) (total return)	5,46	31,58	10,30	12,89	11,99

Sources : Desjardins Investments inc., Morningstar inc.

Stock Market Overview

Leaders/Detractors (sector's contribution on total return)

Regions	Leaders		Detractors	
Canada	Finances	6,0%	Real Estate	0,1%
	Information Technology	1,4%	Communication Services	0,2%
	Materials	1,2%	Consumer Staples	0,3%
United States	Finances	1,1%	Energy	-0,1%
	Industrials	0,9%	Communication Services	0,0%
	Consumer Discretionary	0,7%	Information Technology	0,2%
Emerging Markets	Finances	1,8%	Information Technology	-0,3%
	Industries	1,4%	Energy	-0,3%
	Consumer Staples	0,8%	Immobilier	0,3%
Europe Australasia Far East (EAFE)	Consumer Discretionary	2,9%	Information Technology	-1,0%
	Finances	2,1%	Energy	-0,1%
	Communication Services	1,3%	Unclassified	0,1%

Bond Market Overview

Leaders/Detractors (total return)

FTSE Canada		Bloomberg Multiverse	
FTSE Canada	4,7%	Bloomberg Multiverse	4,0%
Canada Government	—	USA Universe	3,9%
Canada Corporate	—	Global Universe	5,6%
		High Yield Universe	4,9%
		Canada Universe	4,5%

Portfolio Returns (Class A) as of 2024-09-30 (%)

	Inception Date	Since Inception	3 months	1 year	3 years	5 years	10 years
Desjardins Melodia Very Conserv Inc A	2013-05-17	2,20	4,59	13,54	0,31	1,13	1,87
Desjardins Melodia Conservative Inc A	2013-05-10	2,56	4,50	13,76	0,72	1,39	2,18
Desjardins Melodia Moderate Income A	2013-05-17	3,11	4,71	14,92	1,60	2,12	2,68
Desjardins Melodia Diversified Income A	2013-05-17	4,11	5,14	16,90	3,05	3,17	3,55

Unlike the benchmark, the portfolio's performance is net of fees and expenses
Sources : Desjardins Investments inc., Morningstar inc.

Performance Overview

Leaders and Detractors

Performance Decomposition	Leaders		Detractors	
Regions	Amérique du Nord	4,72%	Far East	-0,06%
	Europe	1,31%	Latin America	0,01%
	Asia Pacific	1,09%	Unclassified	0,20%
Sectors	Financials	2,06%	Unclassified	0,01%
	Health Care	1,41%	Energy	0,13%
	Industrials	0,69%	Information Technology	0,26%
	Consumer Staples	0,62%	Materials	0,32%
Securities	Royal Bank of Canada	0,28%	Dollar Tree Inc	-0,23%
	Fujitsu Ltd	0,25%	Microsoft Corp	-0,14%
	Bank of Nova Scotia	0,24%	Alphabet Inc Class A	-0,14%
	Koninklijke Philips NV	0,22%	Charles Schwab Corp	-0,13%
	Brookfield Corp Registered Shs -A- Limited Vtg	0,22%	Samsung Electronics Co Ltd Participating Preferred	-0,10%
	Kenvue Inc	0,21%	Autoliv Inc	-0,09%
	HCA Healthcare Inc	0,18%	Amazon.com Inc	-0,08%
	UnitedHealth Group Inc	0,18%	Kering SA	-0,08%
	American Tower Corp	0,16%	Wells Fargo & Co	-0,06%
Enel SpA	0,16%	ASM International NV	-0,06%	
Style and Capitalization	Large Blend	2,65%	Small Value	0,01%
	Large Value	2,13%	Unclassified	0,04%
	Mid Blend	1,02%	Small Growth	0,06%

Values shown above are from a Melodia Diversified Income portfolio

Portfolio's Contribution to Total Return (Class A) as of 2024-09-30 (%)

Leaders		Return (%)	Weight (%)	Contribution (%)
Melodia Very Conservative	Desjardins Global Equity I	4,3%	5,2%	0,4%
	Desjardins Canadian Equity Inc I	10,1%	3,9%	0,3%
	Desjardins Global Dividend I	7,8%	3,0%	0,4%
Melodia Conservative	Desjardins Global Equity I	4,3%	6,2%	0,5%
	Desjardins Canadian Equity Inc I	10,1%	4,7%	0,4%
	Desjardins Global Dividend I	7,8%	4,5%	0,4%
Melodia Moderate Income	Desjardins Global Equity I	4,3%	8,4%	0,7%
	Desjardins Global Dividend I	7,8%	8,2%	0,7%
	Desjardins Canadian Equity Inc I	10,1%	6,8%	0,5%
Melodia Diversified Income	Desjardins Global Dividend I	7,8%	13,3%	1,2%
	Desjardins Global Equity I	4,3%	11,7%	1,1%
	Desjardins Canadian Equity Inc I	10,1%	9,8%	0,8%

Detractors		Return (%)	Weight (%)	Contribution (%)
Melodia Very Conservative	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Melodia Conservative	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Melodia Moderate Income	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Melodia Diversified Income	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-

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