

# Melodia Growth 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
<b>Fixed Income</b>					
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
<b>Growth</b>					
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 Moderate Growth A	2013-05-10	3,56	4,76	16,12	0,67	2,56	3,13
Desjardins Melodia Diversified Growth A	2013-05-17	4,46	4,97	17,94	1,58	3,97	4,09
Desjardins Melodia Balanced Growth A	2013-05-17	5,24	5,12	19,16	2,19	4,86	4,75
Desjardins Melodia Maximum Growth A	2013-05-17	6,86	5,42	21,67	3,40	6,59	6,12
Desjardins Melodia 100% Equity Growth A	2016-04-11	8,90	5,75	24,29	4,69	8,81	—

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	North America	4,54% Latin America 0,00%
	Europe	0,79% Unclassified 0,19%
	Asia Pacific	0,52% Far East 0,22%
Sectors	Financials	2,47% Unclassified 0,00%
	Industrials	0,74% Information Technology 0,03%
	Consumer Discretionary	0,66% Energy 0,06%
	Real Estate	0,52% Communication Services 0,31%
Securities	Royal Bank of Canada	0,28% ASML Holding NV -0,18%
	Bank of Nova Scotia	0,25% Alphabet Inc Class C -0,15%
	Apple Inc	0,20% Microsoft Corp -0,12%
	Brookfield Corp Registered Shs -A- Limited Vtg	0,16% Novo Nordisk AS Class B -0,10%
	Brookfield Infrastructure Partners LP	0,15% Moderna Inc -0,10%
	The Toronto-Dominion Bank	0,14% Amazon.com Inc -0,08%
	Brookfield Asset Management Ltd Ordinary Shares - Class A	0,13% NVIDIA Corp -0,08%
	Enbridge Inc	0,12% e.l.f. Beauty Inc -0,08%
	Manulife Financial Corp	0,11% Elastic NV -0,07%
	Sun Life Financial Inc	0,11% Qualcomm Inc -0,07%
Style and Capitalization	Large Blend	1,48% Small Value -0,01%
	Large Value	1,34% Unclassified 0,07%
	Large Growth	1,08% Small Growth 0,12%

Values shown above are from a Melodia Balanced Growth portfolio

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

Leaders		Return (%)	Weight (%)	Contribution (%)
Melodia Moderate Growth	Desjardins American Equity Growth I	3,1%	8,2%	1,1%
	Desjardins American Eq Value I	5,7%	7,4%	0,7%
	Desjardins Canadian Equity Income F	10,1%	7,2%	0,4%
Melodia Diversified Growth	Desjardins American Equity Growth I	3,1%	11,3%	1,5%
	Desjardins Canadian Equity Income F	10,1%	10,5%	1,0%
	Desjardins American Eq Value I	5,7%	10,2%	0,6%
Melodia Balanced Growth	Desjardins American Equity Growth I	3,1%	13,4%	1,8%
	Desjardins Canadian Equity Income F	10,1%	12,5%	1,2%
	Desjardins American Eq Value I	5,7%	12,1%	0,8%
Melodia Maximum Growth	Desjardins American Equity Growth I	3,1%	17,3%	2,4%
	Desjardins Canadian Equity Income F	10,1%	16,6%	1,5%
	Desjardins American Eq Value I	5,7%	15,6%	1,0%
Melodia 100% Equity	Desjardins American Equity Growth I	3,1%	21,1%	3,0%
	Desjardins Canadian Equity Income F	10,1%	21,0%	1,9%
	Desjardins American Eq Value I	5,7%	19,2%	1,3%
Detractors		Return (%)	Weight (%)	Contribution (%)
Melodia Moderate Growth	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar US Market NR CAD	—	0,0%	-
Melodia Diversified Growth	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Melodia Balanced Growth	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Melodia Maximum Growth	Morningstar Canada GR CAD	—	0,0%	-
	Morningstar DM xNA NR CAD	—	0,0%	-
	Morningstar EM NR CAD	—	0,0%	-
Melodia 100% Equity	Unclassified	—	0,0%	-
	Desjardins Emerging Markets I	6,2%	2,3%	0,1%
	Desjardins International Equity Value I	8,8%	3,0%	0,2%

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