

DFS GIF – 100% Equity

Fund Category
Global Equity

Morningstar Return
Above Average

Morningstar Risk
Average

Morningstar Rating™
★★★★

Investment Objective

To maximize the appreciation of capital by investing primarily in a number of different equity Underlying Funds.

Volatility Analysis



Best 1 Year Return

29.5%
10-31-2023 to 10-31-2024

Worst 1 Year Return

8.0%
11-30-2022 to 11-30-2023

Fund Details

Inception Date	November 2022
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	N/A
Series 5 NAV \$	7.53
Series 5 MER %	2.93

Additional Fees

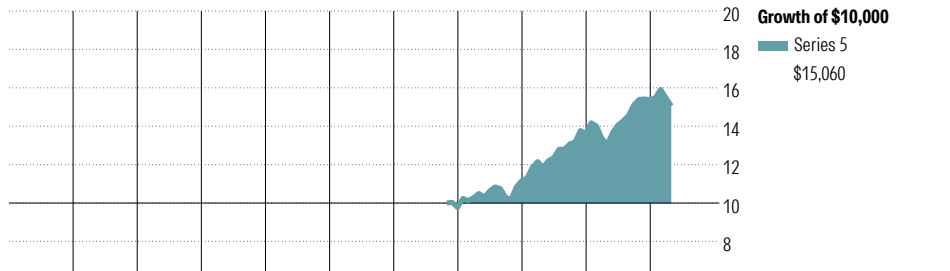
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	- -

Management Company: Desjardins Financial Security
Web Site: desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.46
Beta	0.97
R-Squared	95.57
Standard Deviation	9.74
Upside Capture	87.57
Downside Capture	110.88
Information Ratio	-2.11

Performance Analysis as of March 31, 2026

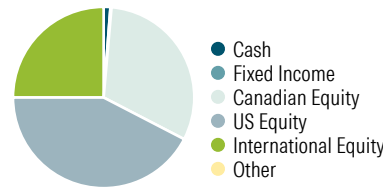


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	14.3	22.0	12.9	-2.1	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-5.4	-2.1	-0.4	12.6	13.6	-	-	13.1	Series 5
3	2	2	2	1	-	-	-	Quartile
2190	2172	2128	2054	1781	1494	736	-	No. of Funds in Category

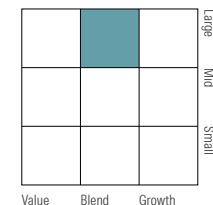
Portfolio Analysis as of March 31, 2026

Asset Mix

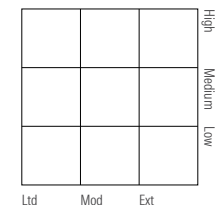


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Company	% Assets
NVIDIA Corp	3.2
Apple Inc	2.7
Royal Bank of Canada	2.3
Microsoft Corp	2.1
The Toronto-Dominion Bank	1.8
Amazon.com Inc	1.6
Shopify Inc Registered Shs -A- Subord Vtg	1.5
Alphabet Inc Class A	1.5
Suncor Energy Inc	1.4
Agnico Eagle Mines Ltd	1.4
Total % of Top 10 Holdings	19.4
Total Number of Stock Holdings	2813
Total Number of Bond Holdings	0
Total Number of Other Holdings	72
Total Number of Holdings	2885

Top 5 Sectors

Sector	% Equity
Information Technology	21.8
Financials	19.8
Industrials	12.1
Consumer Discretionary	9.3
Materials	8.4

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	72.4
Corporate Bonds	0.2
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	27.5
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
United States	43.0
Canada	31.6
United Kingdom	3.7
Taiwan	2.9
Switzerland	2.6

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Disclosure

Notes

Series 5A

75/75: S169

75/100i: M169

100/100r: L169

Series 5B

75/75: S160

75/100i: M160

100/100r: L160

Series 5C

75/75: S165

75/100i: M165

100/100r: L165

Disclosure

Any amount that is allocated to a GIF is invested at the risk of the contractholder and may increase or decrease in value. This document is not a comprehensive description of the DFS GIF - 100% Equity. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment

Funds Plan - Helios for more information such as (without limitation) contract features, guarantees and fee options. Helios is a registered trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.