

DFS GIF - 100% Equity - Desjardins

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

29.4%
10-31-2023 to 10-31-2024

Worst 1 Year Return

8.5%
03-31-2024 to 03-31-2025

Fund Details

Inception Date	November 2022
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	1.4
Series 6 NAV \$	7.53
Series 6 MER %	2.52
Series 7 NAV \$	7.61
Series 7 MER %	2.07
Series 8 NAV \$	7.40
Series 8 MER %	2.24

Additional Fees

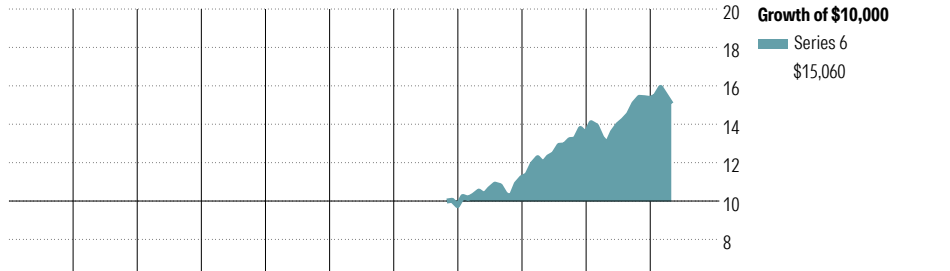
Name	Fee
Helios2 - 75/100 i	0.55
Helios2 - 75/100 GLWB	-
Helios2 - 100/100 i	1.35

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.62
Beta	0.98
R-Squared	95.33
Standard Deviation	9.83
Upside Capture	87.03
Downside Capture	110.04
Information Ratio	-2.08

Performance Analysis as of March 31, 2026

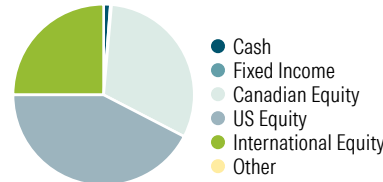


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	-	-	-	-	-	-	-	15.0	20.5	13.5	-1.8	Series 6
Series 7	-	-	-	-	-	-	-	14.8	22.5	13.1	-1.9	Series 7
Series 8	-	-	-	-	-	-	-	13.9	20.9	12.5	-2.1	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-5.4	-1.8	-0.1	13.2	13.5	-	-	13.1	Series 6
Series 7	-5.5	-1.9	-0.3	12.9	13.9	-	-	13.4	Series 7
Series 8	-5.5	-2.1	-0.5	12.3	13.0	-	-	12.5	Series 8
Quartile	3	2	2	1	1	-	-	-	Quartile
No. of Funds in Category	2190	2172	2128	2054	1781	1494	736	-	No. of Funds in Category

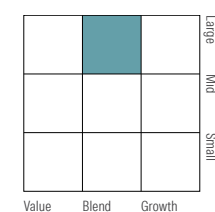
Portfolio Analysis as of March 31, 2026

Asset Mix

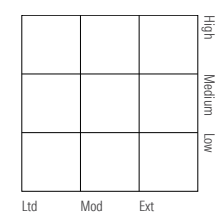


% Assets

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 6A
Helios2 – 75/75 : S166A
Helios2 – 75/100 i : M166A
Helios2 – 100/100 i : T166A
Series 6B
Helios2 – 75/75 : S166B
Helios2 – 75/100 i : M166B
Helios2 – 100/100 i : T166B
Series 6C
Helios2 – 75/75 : S166C
Helios2 – 75/100 i : M166C
Helios2 – 100/100 i : T166C
Series 6D
Helios2 – 75/75 : S166D
Helios2 – 75/100 i : M166D
Helios2 – 100/100 i : T166D
Series 6E
Helios2 – 75/75 : S166E
Helios2 – 75/100 i : M166E
Helios2 – 100/100 i : T166E

Series 7A
Helios2 – 75/75 : S167A
Helios2 – 75/100 i : M167A
Helios2 – 100/100 i : T167A

Series 8A
Helios2 – 75/75 : S168A
Helios2 – 75/100 i : M168A
Helios2 – 100/100 i : T168A
Series 8B
Helios2 – 75/75 : S168B
Helios2 – 75/100 i : M168B
Helios2 – 100/100 i : T168B
Series 8C
Helios2 – 75/75 : S168C
Helios2 – 75/100 i : M168C
Helios2 – 100/100 i : T168C
Series 8D
Helios2 – 75/75 : S168D
Helios2 – 75/100 i : M168D
Helios2 – 100/100 i : T168D
Series 8E
Helios2 – 75/75 : S168E
Helios2 – 75/100 i : M168E
Helios2 – 100/100 i : T168E

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 – Helios2 for more information such as (without limitation) contract features, guarantees, Series

8 eligibility and fee options. Helios2 is a trademark owned by Desjardins Financial Security Life Assurance Company. DFS Guaranteed Investment Funds 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. DFS stands for Desjardins Financial Security.