

DFS GIF – 100% Equity – Desjardins Sustainable

Fund Category Global Equity **Morningstar Return** Low **Morningstar Risk** Average **Morningstar Rating™** ★

Investment Objective

To provide long-term capital appreciation by investing in Canadian and foreign equity and/or in units of mutual funds which themselves invest in Canadian or foreign equity. The Fund follows a responsible approach to investing.

Volatility Analysis



Best 1 Year Return 25.8%
10-31-2023 to 10-31-2024

Worst 1 Year Return -17.9%
08-31-2021 to 08-31-2022

Fund Details

Inception Date November 2020

Series 5 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil N/A

Series 5 NAV \$ 6.10

Series 5 MER % 3.15

Additional Fees

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

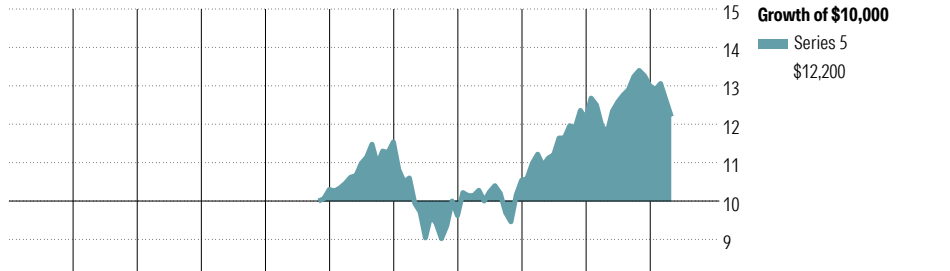
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-10.25
Beta	0.99
R-Squared	88.16
Standard Deviation	-
Upside Capture	70.27
Downside Capture	143.49
Information Ratio	-3.26

Performance Analysis as of March 31, 2026

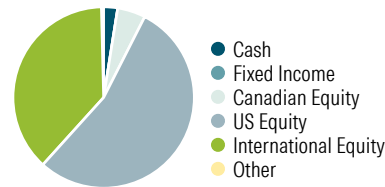


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	-	-	7.1	-6.2	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-6.6	-6.2	-7.9	2.0	6.4	3.1	—	3.8	Series 5
4	4	4	4	4	4	—	—	Quartile
781	781	781	781	715	687	512	—	No. of Funds in Category

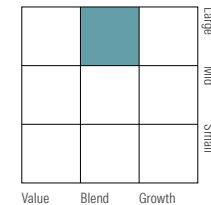
Portfolio Analysis as of March 31, 2026

Asset Mix

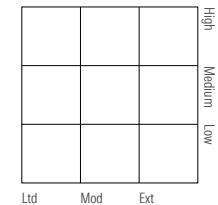


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Company	% Assets
NVIDIA Corp	3.8
Microsoft Corp	3.6
Apple Inc	2.0
Alphabet Inc Class A	2.0
Mastercard Inc Class A	1.9
London Stock Exchange Group PLC	1.7
Broadcom Inc	1.5
Taiwan Semiconductor Manufacturing ADR	1.4
Linde PLC	1.4
Amazon.com Inc	1.3
Total % of Top 10 Holdings	20.6
Total Number of Stock Holdings	341
Total Number of Bond Holdings	0
Total Number of Other Holdings	28
Total Number of Holdings	369

Top 5 Sectors

Sector	% Equity
Information Technology	25.6
Financials	16.1
Industrials	15.0
Health Care	13.2
Consumer Staples	8.5

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	6.6
Corporate Bonds	0.0
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	93.4
Asset Backed Securities	0.0

Geographic Allocations

Country	% Stocks
United States	55.8
United Kingdom	8.3
France	6.2
Canada	5.1
Germany	4.0

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Disclosure

Notes

Series 5A

75/75: S069

75/100i: M069

100/100r: L069

Series 5B

75/75: S060

75/100i: M060

100/100r: L060

Series 5C

75/75: S065

75/100i: M065

100/100r: L065

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 – Desjardins Sustainable. 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.