

DFS GIF – 100% Equity – Desjardins Wise ETF

Fund Category
Global Equity

Morningstar Return
Above Average

Morningstar Risk
Average

Morningstar Rating™
★★★★

Investment Objective

To provide long-term capital appreciation. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in equity securities of companies located throughout the world.

Volatility Analysis



Best 1 Year Return

27.5%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.4%
09-30-2021 to 09-30-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	2.0
Series 6 NAV \$	7.93
Series 6 MER %	2.53
Series 7 NAV \$	8.15
Series 7 MER %	1.95
Series 8 NAV \$	N/A
Series 8 MER %	2.13

Additional Fees

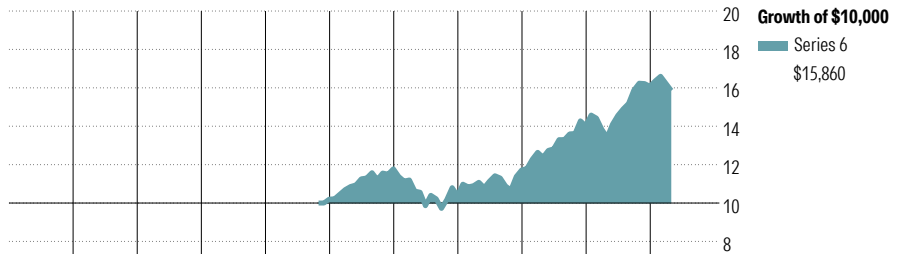
Name	Fee
Helios2 – 75/100 i	0.55
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.63
Beta	0.97
R-Squared	94.10
Standard Deviation	9.76
Upside Capture	87.19
Downside Capture	112.70
Information Ratio	-1.93

Performance Analysis as of March 31, 2026

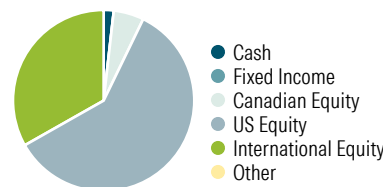


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	-	-	-	-	-	15.5	-11.9	12.9	19.6	14.7	-1.4	Series 6
Series 7	-	-	-	-	-	15.9	-11.5	13.5	20.3	15.1	-1.1	Series 7

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.5	-1.4	-0.1	14.6	13.3	8.2	—	9.0	Series 6
Series 7	-4.3	-1.1	0.1	15.3	13.9	8.7	—	9.5	Series 7
Quartile	1	2	2	1	1	1	—	—	Quartile
No. of Funds in Category	781	781	781	781	715	687	512	—	No. of Funds in Category

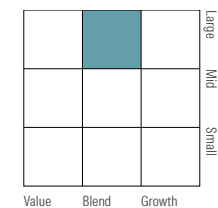
Portfolio Analysis as of March 31, 2026

Asset Mix

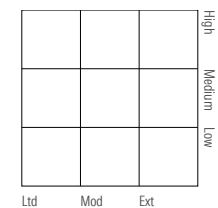


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings	% Assets
NVIDIA Corp	4.2
Apple Inc	3.7
Microsoft Corp	2.8
Amazon.com Inc	2.0
Alphabet Inc Class A	1.7
Alphabet Inc Class C	1.5
Broadcom Inc	1.5
Meta Platforms Inc Class A	1.3
Tesla Inc	1.1
JPMorgan Chase & Co	0.8
Total % of Top 10 Holdings	20.5
Total Number of Stock Holdings	3026
Total Number of Bond Holdings	2
Total Number of Other Holdings	38
Total Number of Holdings	3066

Top 5 Sectors	% Equity
Information Technology	23.4
Financials	17.1
Industrials	12.7
Health Care	9.3
Consumer Discretionary	9.3

Fixed Income Breakdown	% Fixed Income
Government Bonds	0.0
Corporate Bonds	0.0
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	100.0
Asset Backed Securities	0.0

Geographic Allocations	% Stocks
United States	60.7
Japan	7.5
Canada	5.5
United Kingdom	4.3
Switzerland	2.8

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S126A
Helios2 – 75/100 i : M126A
Helios2 – 100/100 i : T126A
Series 6B
Helios2 – 75/75 : S126B
Helios2 – 75/100 i : M126B
Helios2 – 100/100 i : T126B
Series 6C
Helios2 – 75/75 : S126C
Helios2 – 75/100 i : M126C
Helios2 – 100/100 i : T126C
Series 6D
Helios2 – 75/75 : S126D
Helios2 – 75/100 i : M126D
Helios2 – 100/100 i : T126D
Series 6E
Helios2 – 75/75 : S126E
Helios2 – 75/100 i : M126E
Helios2 – 100/100 i : T126E

Series 7A
Helios2 – 75/75 : S127A
Helios2 – 75/100 i : M127A
Helios2 – 100/100 i : T127A

Series 8A
Helios2 – 75/75 : S128A
Helios2 – 75/100 i : M128A
Helios2 – 100/100 i : T128A
Series 8B
Helios2 – 75/75 : S128B
Helios2 – 75/100 i : M128B
Helios2 – 100/100 i : T128B
Series 8C
Helios2 – 75/75 : S128C
Helios2 – 75/100 i : M128C
Helios2 – 100/100 i : T128C
Series 8D
Helios2 – 75/75 : S128D
Helios2 – 75/100 i : M128D
Helios2 – 100/100 i : T128D
Series 8E
Helios2 – 75/75 : S128E
Helios2 – 75/100 i : M128E
Helios2 – 100/100 i : T128E

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 Wise ETF. 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.