

DFS GIF – American Equity Value – Desjardins

Fund Category US Equity **Morningstar Return** Low **Morningstar Risk** BelowAverage **Morningstar Rating™** ★

Investment Objective

To provide investors with long-term capital growth by investing primarily in U.S. equities.

Volatility Analysis



Best 1 Year Return 32.1%
02-28-2009 to 02-28-2010

Worst 1 Year Return -33.0%
01-31-2008 to 01-31-2009

Fund Details

Inception Date	November 1995
Series 1 Min. Investment \$	500
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	24.1
Series 1 NAV \$	14.43
Series 1 MER %	3.81
Series 3 NAV \$	16.76
Series 3 MER %	3.19
Series 5 NAV \$	17.22
Series 5 MER %	3.06

Additional Fees

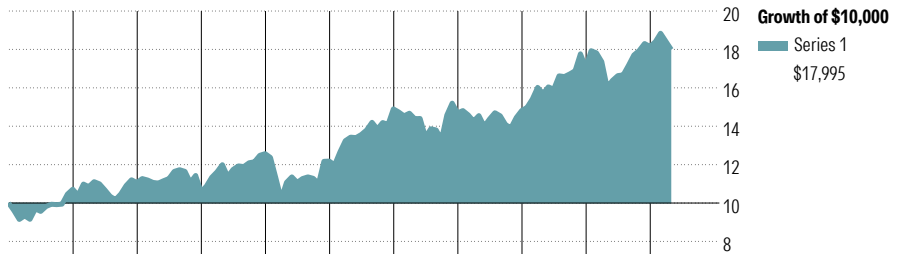
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	-

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-5.43
Beta		0.68
R-Squared		57.82
Standard Deviation		10.13
Upside Capture		59.63
Downside Capture		92.02
Information Ratio		-1.49

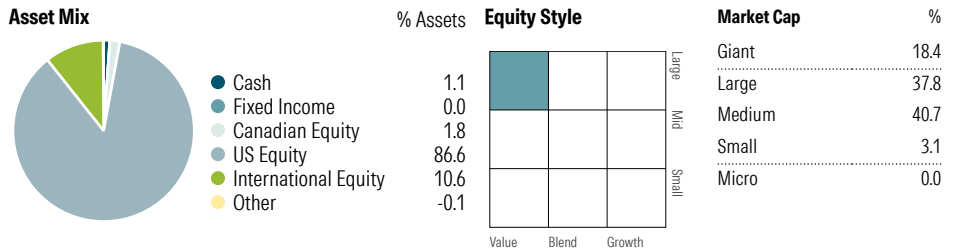
Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 1	7.2	3.2	-4.3	18.7	-3.1	22.3	-1.4	0.8	15.2	6.4	-0.9	as at March 31, 2026
Series 3	7.8	3.8	-3.7	19.5	-2.5	23.0	-0.7	1.4	16.1	7.0	-0.8	Series 1
Series 5	7.9	4.0	-3.6	19.7	-2.4	23.2	-0.6	1.5	16.3	7.2	-0.7	Series 3

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 1	-4.5	-0.9	1.6	3.7	8.0	6.3	6.8	3.6	Series 1
Series 3	-4.4	-0.8	1.9	4.2	8.7	7.0	7.4	2.9	Series 3
Series 5	-4.4	-0.7	2.0	4.4	8.9	7.2	7.6	6.4	Series 5
Quartile	3	1	1	3	4	4	4	—	Quartile
No. of Funds in Category	654	654	654	614	554	539	413	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Alphabet Inc Class A	4.6	Financials	18.3
Unilever PLC ADR	3.0	Health Care	13.5
Simon Property Group Inc 14-02-2034	2.5	Industrials	13.1
Merck & Co Inc	2.4	Information Technology	11.8
Sempra	2.4	Consumer Staples	8.3
Hubbell Inc	2.2	Communication Services	7.1
L3Harris Technologies Inc	2.2	Utilities	7.0
Williams Companies Inc	2.2	Consumer Discretionary	6.4
Westinghouse Air Brake Technologies Corp	2.1	Energy	6.3
Bank of America Corp	2.1	Real Estate	4.3
Total % of Top 10 Holdings	25.6	Materials	3.9
Total Number of Stock Holdings	71	Unclassified	0.0
Total Number of Bond Holdings	0		
Total Number of Other Holdings	4		
Total Number of Holdings	75	Geographic Allocations	% Stocks
		United States	87.5
		United Kingdom	5.7
		Netherlands	1.9
		Canada	1.8
		Australia	1.3

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Disclosure

Notes

Series 5A

75/75: S439

75/100i: M439

100/100r: L439

Series 5B

75/75: S430

75/100i: M430

100/100r: L430

Series 5C

75/75: S435

75/100i: M435

100/100r: L435

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 – American Equity Value – Desjardins. 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.