

DFS GIF – American Equity Value – Desjardins

Fund Category
US Equity

Morningstar Return
BelowAverage

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

31.2%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-11.4%
03-31-2019 to 03-31-2020

Fund Details

Inception Date	February 2014
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	24.1
Series 6 NAV \$	13.35
Series 6 MER %	2.68
Series 7 NAV \$	14.24
Series 7 MER %	2.41
Series 8 NAV \$	9.12
Series 8 MER %	2.38

Additional Fees

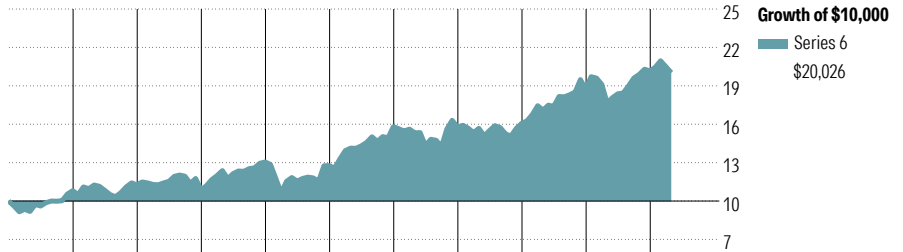
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-4.34
Beta		0.68
R-Squared		58.55
Standard Deviation		10.12
Upside Capture		62.96
Downside Capture		89.10
Information Ratio		-1.34

Performance Analysis as of March 31, 2026

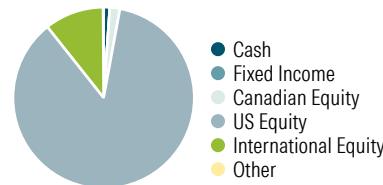


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	8.1	4.2	-3.5	20.0	-2.2	23.9	-0.3	1.9	16.7	7.5	-0.7	as at March 31, 2026
Series 6	8.8	4.6	-2.6	20.5	-1.6	24.4	0.2	2.5	17.3	8.1	-0.6	Series 6
Series 7	—	—	—	20.5	-1.9	24.1	0.0	2.4	16.9	7.9	-0.5	Series 7
Series 8												Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.4	-0.7	2.1	4.8	9.3	7.5	7.9	8.5	Series 6
Series 7	-4.4	-0.6	2.4	5.3	9.8	8.1	8.5	9.0	Series 7
Series 8	-4.4	-0.5	2.4	5.1	9.6	7.9	—	7.9	Series 8
Quartile	3	1	1	3	4	3	4	—	Quartile
No. of Funds in Category	654	654	654	614	554	539	413	—	No. of Funds in Category

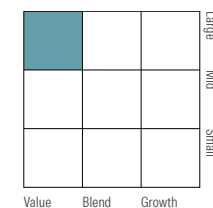
Portfolio Analysis as of March 31, 2026

Asset Mix



% Assets

Equity Style



Market Cap

Giant	18.4
Large	37.8
Medium	40.7
Small	3.1
Micro	0.0

Top 10 Holdings

Top 10 Holdings	% Assets
Alphabet Inc Class A	4.6
Unilever PLC ADR	3.0
Simon Property Group Inc 14-02-2034	2.5
Merck & Co Inc	2.4
Sempra	2.4
Hubbell Inc	2.2
L3Harris Technologies Inc	2.2
Williams Companies Inc	2.2
Westinghouse Air Brake Technologies Corp	2.1
Bank of America Corp	2.1
Total % of Top 10 Holdings	25.6
Total Number of Stock Holdings	71
Total Number of Bond Holdings	0
Total Number of Other Holdings	4
Total Number of Holdings	75

Global Equity Sectors

Global Equity Sectors	% Equity
Financials	18.3
Health Care	13.5
Industrials	13.1
Information Technology	11.8
Consumer Staples	8.3
Communication Services	7.1
Utilities	7.0
Consumer Discretionary	6.4
Energy	6.3
Real Estate	4.3
Materials	3.9
Unclassified	0.0

Geographic Allocations

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 6A
Helios2 – 75/75 : S436A
Helios2 – 75/100 i : M436A
Helios2 – 100/100 i : T436A
Series 6B
Helios2 – 75/75 : S436B
Helios2 – 75/100 i : M436B
Helios2 – 100/100 i : T436B
Series 6C
Helios2 – 75/75 : S436C
Helios2 – 75/100 i : M436C
Helios2 – 100/100 i : T436C
Series 6D
Helios2 – 75/75 : S436D
Helios2 – 75/100 i : M436D
Helios2 – 100/100 i : T436D
Series 6E
Helios2 – 75/75 : S436E
Helios2 – 75/100 i : M436E
Helios2 – 100/100 i : T436E

Series 7A
Helios2 – 75/75 : S437A
Helios2 – 75/100 i : M437A
Helios2 – 100/100 i : T437A

Series 8A
Helios2 – 75/75 : S438A
Helios2 – 75/100 i : M438A
Helios2 – 100/100 i : T438A
Series 8B
Helios2 – 75/75 : S438B
Helios2 – 75/100 i : M438B
Helios2 – 100/100 i : T438B
Series 8C
Helios2 – 75/75 : S438C
Helios2 – 75/100 i : M438C
Helios2 – 100/100 i : T438C
Series 8D
Helios2 – 75/75 : S438D
Helios2 – 75/100 i : M438D
Helios2 – 100/100 i : T438D
Series 8E
Helios2 – 75/75 : S438E
Helios2 – 75/100 i : M438E
Helios2 – 100/100 i : T438E

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 - 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.