

DFS GIF – American Equity – MFS

Fund Category
US Equity

Morningstar Return
Average

Morningstar Risk
Below Average

Morningstar Rating™
★★★

Investment Objective

To outperform the S&P 500.

Volatility Analysis



Best 1 Year Return

37.0%
12-31-2012 to 12-31-2013

Worst 1 Year Return

-30.8%
03-31-2002 to 03-31-2003

Fund Details

Inception Date	April 2000
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	78.9
Series 3 NAV \$	15.51
Series 3 MER %	3.68
Series 5 NAV \$	17.80
Series 5 MER %	2.93

Additional Fees

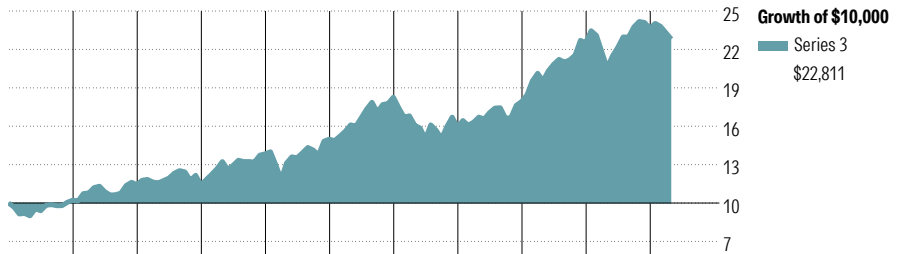
Name	Fee
75/100i	0.60
100/100r	0.90
GMWB	-
GLWB GLWB2	- -

Management Company: MFS Investment Canada
Web Site: desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-5.29
Beta	0.92
R-Squared	94.22
Standard Deviation	10.70
Upside Capture	79.52
Downside Capture	111.88
Information Ratio	-2.70

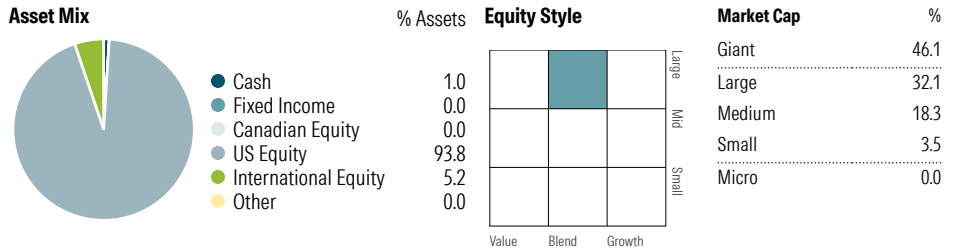
Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 3	2.2	11.8	-0.3	21.4	8.3	21.9	-12.9	12.7	25.6	5.0	-3.5	as at March 31, 2026
Series 5	2.9	12.9	0.2	22.5	9.1	22.8	-12.1	13.4	26.6	5.8	-3.4	

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 3	-4.1	-3.5	-4.0	4.6	11.8	7.9	9.5	4.5	Series 3
Series 5	-4.0	-3.4	-3.6	5.4	12.7	8.7	10.4	8.1	Series 5
Quartile	3	2	3	3	3	3	3	—	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
NVIDIA Corp	6.4	Information Technology	32.7
Apple Inc	6.3	Financials	15.0
Microsoft Corp	6.2	Industrials	12.0
Alphabet Inc Class A	5.7	Health Care	10.4
Amazon.com Inc	4.3	Communication Services	8.9
Meta Platforms Inc Class A	3.1	Consumer Discretionary	7.1
JPMorgan Chase & Co	2.6	Consumer Staples	5.7
Lam Research Corp	2.1	Utilities	3.5
Visa Inc Class A	1.8	Energy	3.2
RTX Corp	1.7	Materials	1.6
Total % of Top 10 Holdings	40.2	Real Estate	0.0
Total Number of Stock Holdings	66	Unclassified	0.0
Total Number of Bond Holdings	0		
Total Number of Other Holdings	4		

Geographic Allocations	% Stocks
United States	94.8
Switzerland	1.7
China	1.2
Israel	1.1
France	0.7

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S849 75/100i: M849 100/100r: L849	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 – MFS. 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.
Series 5B 75/75: S840 75/100i: M840 100/100r: L840		
Series 5C 75/75: S845 75/100i: M845 100/100r: L845		