

# 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

33.0%  
03-31-2020 to 03-31-2021

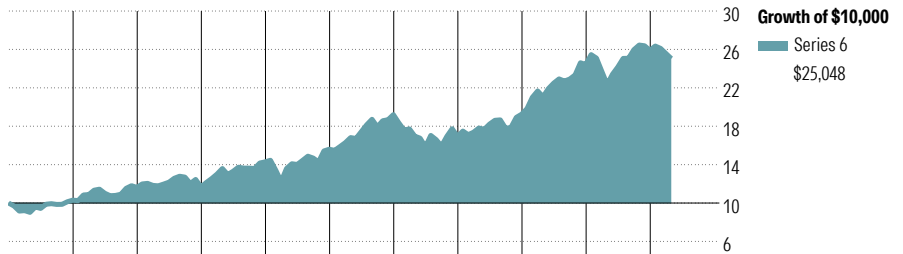
## Worst 1 Year Return

-11.9%  
12-31-2021 to 12-31-2022

## 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	78.9
Series 6 NAV \$	16.55
Series 6 MER %	2.68
Series 7 NAV \$	17.48
Series 7 MER %	2.47
Series 8 NAV \$	10.97
Series 8 MER %	2.34

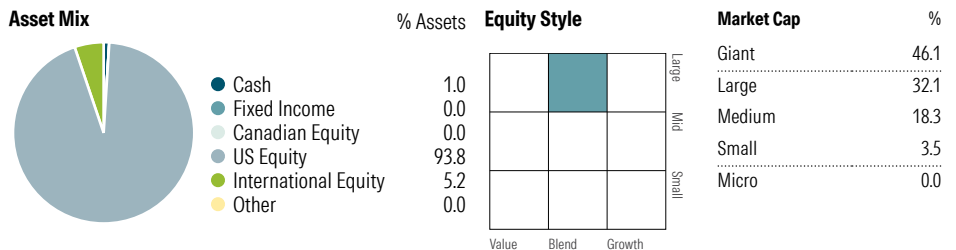
## Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	3.0	12.8	0.4	22.4	9.2	23.1	-11.9	13.8	26.9	6.1	-3.3	as at March 31, 2026
Series 6	3.5	13.4	0.9	23.0	9.7	23.7	-11.5	14.3	27.5	6.5	-3.2	Series 6
Series 7	—	—	—	22.8	9.6	23.4	-11.6	14.2	27.2	6.5	-3.3	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	-4.1	-3.3	-3.6	5.6	13.0	9.0	10.5	10.4	Series 6
Series 7	-4.0	-3.2	-3.3	6.1	13.5	9.5	11.0	10.9	Series 7
Series 8	-4.0	-3.3	-3.3	6.0	13.4	9.3	—	10.4	Series 8
Quartile	3	2	2	3	3	2	2	—	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



## Additional Fees

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

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

## Risk and Return Statistics

	3 Yr
Alpha	-4.27
Beta	0.92
R-Squared	94.27
Standard Deviation	10.69
Upside Capture	82.28
Downside Capture	108.62
Information Ratio	-2.30

## Top 10 Holdings

	% Assets
NVIDIA Corp	6.4
Apple Inc	6.3
Microsoft Corp	6.2
Alphabet Inc Class A	5.7
Amazon.com Inc	4.3
Meta Platforms Inc Class A	3.1
JPMorgan Chase & Co	2.6
Lam Research Corp	2.1
Visa Inc Class A	1.8
RTX Corp	1.7
Total % of Top 10 Holdings	40.2
Total Number of Stock Holdings	66
Total Number of Bond Holdings	0
Total Number of Other Holdings	4
<b>Total Number of Holdings</b>	<b>70</b>

## Global Equity Sectors

	% Equity
Information Technology	32.7
Financials	15.0
Industrials	12.0
Health Care	10.4
Communication Services	8.9
Consumer Discretionary	7.1
Consumer Staples	5.7
Utilities	3.5
Energy	3.2
Materials	1.6
Real Estate	0.0
Unclassified	0.0

## 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

Series 6A  
 Helios2 – 75/75 : S846A  
 Helios2 – 75/100 i : M846A  
 Helios2 – 100/100 i : T846A  
 Series 6B  
 Helios2 – 75/75 : S846B  
 Helios2 – 75/100 i : M846B  
 Helios2 – 100/100 i : T846B  
 Series 6C  
 Helios2 – 75/75 : S846C  
 Helios2 – 75/100 i : M846C  
 Helios2 – 100/100 i : T846C  
 Series 6D  
 Helios2 – 75/75 : S846D  
 Helios2 – 75/100 i : M846D  
 Helios2 – 100/100 i : T846D  
 Series 6E  
 Helios2 – 75/75 : S846E  
 Helios2 – 75/100 i : M846E  
 Helios2 – 100/100 i : T846E

Series 7A  
 Helios2 – 75/75 : S847A  
 Helios2 – 75/100 i : M847A  
 Helios2 – 100/100 i : T847A

Series 8A  
 Helios2 – 75/75 : S848A  
 Helios2 – 75/100 i : M848A  
 Helios2 – 100/100 i : T848A  
 Series 8B  
 Helios2 – 75/75 : S848B  
 Helios2 – 75/100 i : M848B  
 Helios2 – 100/100 i : T848B  
 Series 8C  
 Helios2 – 75/75 : S848C  
 Helios2 – 75/100 i : M848C  
 Helios2 – 100/100 i : T848C  
 Series 8D  
 Helios2 – 75/75 : S848D  
 Helios2 – 75/100 i : M848D  
 Helios2 – 100/100 i : T848D  
 Series 8E  
 Helios2 – 75/75 : S848E  
 Helios2 – 75/100 i : M848E  
 Helios2 – 100/100 i : T848E

### 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 – MFS. 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.