

# DFS GIF – Canadian Equity – Franklin ClearBridge

**Fund Category**  
Canadian Equity

**Morningstar Return**  
BelowAverage

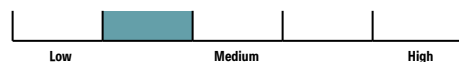
**Morningstar Risk**  
BelowAverage

**Morningstar Rating™**  
★★

## Investment Objective

To achieve long-term capital appreciation while continuing to emphasize the preservation of capital by investing primarily in Canadian equity securities.

## Volatility Analysis



### Best 1 Year Return

58.3%  
02-28-2009 to 02-28-2010

### Worst 1 Year Return

-39.5%  
02-28-2008 to 02-28-2009

## Fund Details

Inception Date	April 2000
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	36.5
Series 3 NAV \$	22.69
Series 3 MER %	3.59
Series 5 NAV \$	25.38
Series 5 MER %	2.98

## Additional Fees

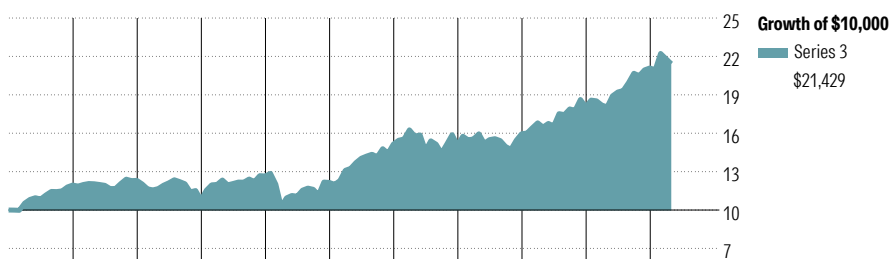
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	- -

Management Company	Franklin Bissett Investment Management
Web Site	desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-6.06
Beta	0.80
R-Squared	93.46
Standard Deviation	9.45
Upside Capture	64.64
Downside Capture	91.68
Information Ratio	-3.17

## Performance Analysis as of March 31, 2026

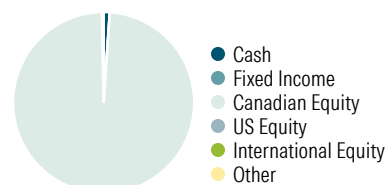


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
19.5	3.0	-12.4	17.3	-4.0	24.6	-0.7	6.1	13.1	16.8	1.6	Series 3
20.2	3.7	-11.9	18.1	-3.4	25.4	-0.1	6.8	13.8	17.5	1.8	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.6	1.6	3.6	17.7	11.3	10.3	7.4	6.0	Series 3
-3.5	1.8	3.9	18.5	12.0	11.0	8.0	5.9	Series 5
2	3	4	4	4	3	4	—	Quartile
625	625	625	600	568	553	407	—	No. of Funds in Category

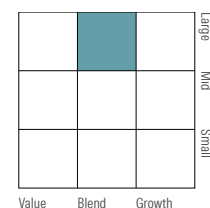
## Portfolio Analysis as of March 31, 2026

### Asset Mix



### % Assets

### Equity Style



### Market Cap

Market Cap	%
Giant	36.9
Large	38.3
Medium	18.8
Small	5.9
Micro	0.0

### Top 10 Holdings

Top 10 Holdings	% Assets
Royal Bank of Canada	5.9
Franco-Nevada Corp	4.7
The Toronto-Dominion Bank	4.6
Bank of Montreal	4.3
Canadian National Railway Co	4.2
Bank of Nova Scotia	3.9
Brookfield Corp Registered Shs -A- Limited Vtg	3.5
Agnico Eagle Mines Ltd	3.4
Canadian Pacific Kansas City Ltd	3.4
Alimentation Couche-Tard Inc	3.4
Total % of Top 10 Holdings	41.3
Total Number of Stock Holdings	50
Total Number of Bond Holdings	0
Total Number of Other Holdings	5
<b>Total Number of Holdings</b>	<b>55</b>

### Global Equity Sectors

Global Equity Sectors	% Equity
Financials	27.3
Energy	16.2
Industrials	16.0
Materials	16.0
Information Technology	7.8
Consumer Staples	5.7
Communication Services	3.9
Utilities	3.8
Real Estate	1.7
Consumer Discretionary	1.6
Health Care	0.0
Unclassified	0.0
<b>Geographic Allocations</b>	<b>% Stocks</b>
Canada	99.7
United States	0.3

## DFS GIF – Canadian Equity – Franklin ClearBridge

### Disclosure

#### Notes

\*Fund closed to additional Deposits and switches.

Series 5A

75/75: S729

75/100i: M729

100/100r: L729

Series 5B

75/75: S720

75/100i: M720

100/100r: L720

Series 5C

75/75: S725

75/100i: M725

100/100r: L725

#### 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 – Canadian Equity – ClearBridge. 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.