

DFS GIF – Canadian Equity – Franklin ClearBridge

Fund Category
Canadian Equity

Morningstar Return
Average

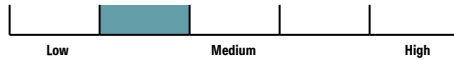
Morningstar Risk
Below Average

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

33.3%
10-31-2020 to 10-31-2021

Worst 1 Year Return

-13.8%
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 | 36.5 |
| Series 6 NAV \$ | 11.08 |
| Series 6 MER % | 2.75 |
| Series 7 NAV \$ | 11.68 |
| Series 7 MER % | 2.41 |
| Series 8 NAV \$ | 10.14 |
| Series 8 MER % | 2.43 |

Additional Fees

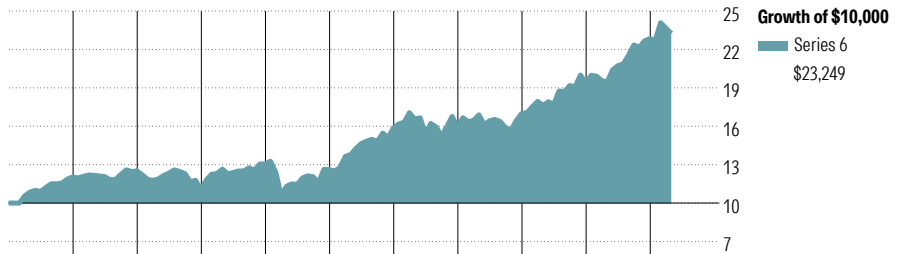
| Name | Fee |
|-----------------------|------|
| Helios2 – 75/100 i | 0.60 |
| Helios2 – 75/100 GLWB | - |
| Helios2 – 100/100 i | 1.35 |

| | |
|--------------------|--|
| Management Company | Franklin Bissett Investment Management |
| Web Site | desjardinslifeinsurance.com |

Risk and Return Statistics

| | |
|--------------------|-------|
| | 3 Yr |
| Alpha | -5.19 |
| Beta | 0.80 |
| R-Squared | 93.47 |
| Standard Deviation | 9.44 |
| Upside Capture | 66.79 |
| Downside Capture | 88.77 |
| Information Ratio | -2.89 |

Performance Analysis as of March 31, 2026

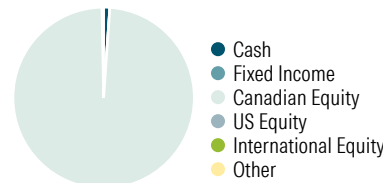


| | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Calendar Year |
|--|------|------|-------|------|------|------|------|------|------|------|-----|---------------|
| | 20.3 | 3.9 | -11.9 | 18.5 | -3.4 | 25.8 | 0.1 | 7.0 | 14.1 | 17.9 | 1.7 | Series 6 |
| | 21.0 | 4.2 | -11.2 | 18.8 | -2.8 | 26.1 | 0.6 | 7.4 | 14.5 | 18.3 | 1.9 | Series 7 |
| | — | — | — | 18.7 | -3.0 | 26.1 | 0.6 | 7.3 | 14.4 | 18.3 | 1.8 | Series 8 |

| | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|--|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| | -3.5 | 1.7 | 4.0 | 18.8 | 12.2 | 11.3 | 8.2 | 6.8 | Series 6 |
| | -3.5 | 1.9 | 4.2 | 19.2 | 12.7 | 11.7 | 8.7 | 7.3 | Series 7 |
| | -3.5 | 1.8 | 4.2 | 19.2 | 12.6 | 11.6 | — | 9.3 | Series 8 |
| | 1 | 3 | 4 | 4 | 4 | 2 | 3 | — | 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 |
| Total Number of Holdings | 55 |

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 |
| Geographic Allocations | % Stocks |
| Canada | 99.7 |
| United States | 0.3 |

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 6A

Helios2 – 75/75 : S726A
Helios2 – 75/100 i : M726A
Helios2 – 100/100 i : T726A

Series 6B

Helios2 – 75/75 : S726B
Helios2 – 75/100 i : M726B
Helios2 – 100/100 i : T726B

Series 6C

Helios2 – 75/75 : S726C
Helios2 – 75/100 i : M726C
Helios2 – 100/100 i : T726C

Series 7A

Helios2 – 75/75 : S727A
Helios2 – 75/100 i : M727A
Helios2 – 100/100 i : T727A

Series 8A

Helios2 – 75/75 : S728A
Helios2 – 75/100 i : M728A
Helios2 – 100/100 i : T728A

Series 8B

Helios2 – 75/75 : S728B
Helios2 – 75/100 i : M728B
Helios2 – 100/100 i : T728B

Series 8C

Helios2 – 75/75 : S728C
Helios2 – 75/100 i : M728C
Helios2 – 100/100 i : T728C

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 – Franklin ClearBridge. 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.