

DFS GIF – Canadian Equity – Fidelity True North®

Fund Category
Canadian Equity

Morningstar Return
Average

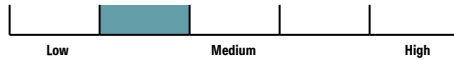
Morningstar Risk
Below Average

Morningstar Rating™
★★★

Investment Objective

To achieve long-term capital appreciation while still emphasizing the preservation of capital by investing primarily in Canadian equity securities.

Volatility Analysis



Best 1 Year Return

36.9%
02-28-2009 to 02-28-2010

Worst 1 Year Return

-11.7%
05-31-2011 to 05-31-2012

Fund Details

Inception Date	December 2008
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	77.4
Series 3 NAV \$	22.38
Series 3 MER %	3.58
Series 5 NAV \$	23.83
Series 5 MER %	3.20

Additional Fees

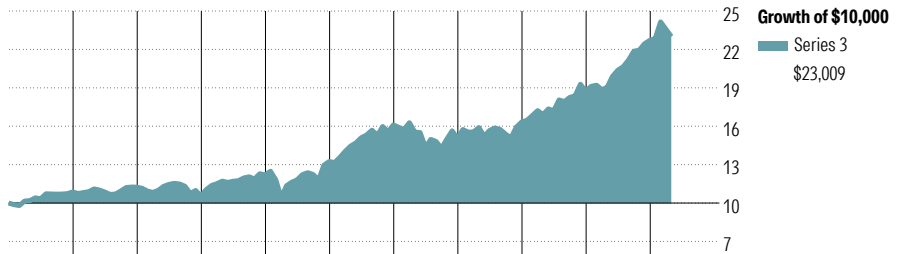
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	- -

Management Company	Fidelity Investments Canada ULC
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.10
Beta	0.76
R-Squared	94.49
Standard Deviation	8.96
Upside Capture	69.70
Downside Capture	80.53
Information Ratio	-2.31

Performance Analysis as of March 31, 2026

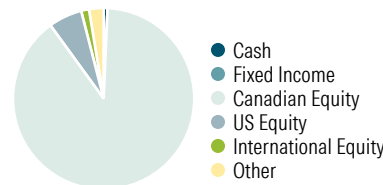


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 3	8.6	3.4	-6.2	15.7	8.6	21.6	-6.6	8.6	14.7	21.2	1.3	Series 3
Series 5	9.0	3.9	-5.9	16.1	9.0	22.0	-6.2	9.0	15.1	21.7	1.4	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 3	-4.7	1.3	5.3	22.0	13.9	10.4	8.5	9.0	Series 3
Series 5	-4.7	1.4	5.5	22.5	14.4	10.8	8.9	9.4	Series 5
Quartile	4	4	3	3	3	3	3	—	Quartile
No. of Funds in Category	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

Giant	37.8
Large	31.9
Medium	22.6
Small	6.7
Micro	1.0

Top 10 Holdings

Holder	% Assets
Agnico Eagle Mines Ltd	6.9
The Toronto-Dominion Bank	6.7
Royal Bank of Canada	6.1
Franco-Nevada Corp	4.7
Shopify Inc Registered Shs -A- Subord Vtg	4.3
TC Energy Corp	3.5
Alimentation Couche-Tard Inc	3.5
Suncor Energy Inc	2.4
Fortis Inc	2.3
Rogers Communications Inc Shs -B- Non-Voting	2.3
Total % of Top 10 Holdings	42.6
Total Number of Stock Holdings	98
Total Number of Bond Holdings	2
Total Number of Other Holdings	19
Total Number of Holdings	119

Global Equity Sectors

Sector	% Equity
Financials	23.9
Materials	18.5
Industrials	15.2
Energy	14.6
Consumer Staples	9.0
Information Technology	7.4
Consumer Discretionary	3.4
Communication Services	3.4
Utilities	3.3
Health Care	0.6
Real Estate	0.6
Unclassified	0.0

Geographic Allocations

Region	% Stocks
Canada	92.3
United States	6.2
United Kingdom	0.8
Singapore	0.6
France	0.0

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Disclosure

Notes

Series 5A

75/75: S259

75/100i: M259

100/100r: L259

Series 5B

75/75: S250

75/100i: M250

100/100r: L250

Series 5C

75/75: S255

75/100i: M255

100/100r: L255

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 – Fidelity True North®. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios for more information such

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