

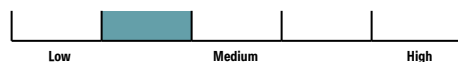
# DFS GIF – Canadian Equity – Fidelity True North®

**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** 36.4%  
10-31-2020 to 10-31-2021

**Worst 1 Year Return** -9.2%  
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 77.4

Series 6 NAV \$ 12.98

Series 6 MER % 2.93

Series 7 NAV \$ 13.82

Series 7 MER % 2.59

Series 8 NAV \$ 11.38

Series 8 MER % 2.59

## Additional Fees

Name	Fee
Helios2 – 75/100 i	0.65
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

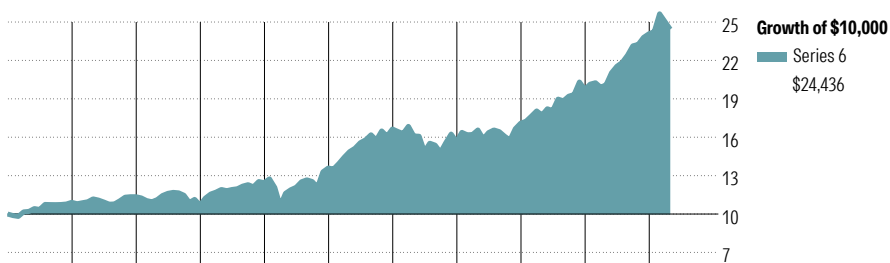
**Management Company** Fidelity Investments Canada ULC

**Web Site** desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-2.47
Beta	0.76
R-Squared	94.35
Standard Deviation	8.98
Upside Capture	71.25
Downside Capture	78.20
Information Ratio	-2.09

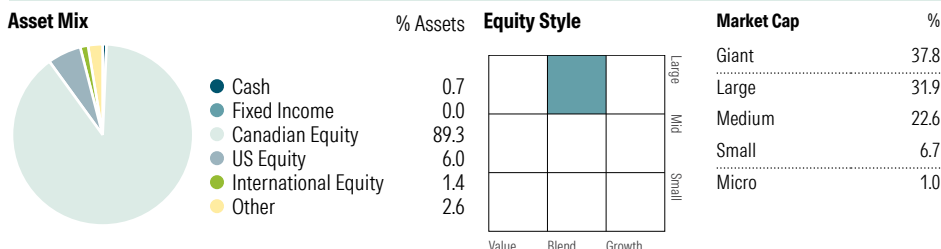
## Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	9.1	4.0	-5.8	16.4	9.2	22.4	-6.0	9.3	15.4	22.0	1.5	Series 6
Series 7	9.8	4.7	-5.4	17.0	9.7	23.0	-5.4	9.9	16.0	22.6	1.6	Series 7
Series 8	—	—	—	16.6	9.5	22.8	-5.8	9.7	15.8	22.4	1.6	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.7	1.5	5.6	22.8	14.7	11.1	9.2	8.2	Series 6
Series 7	-4.6	1.6	5.9	23.4	15.3	11.7	9.7	8.8	Series 7
Series 8	-4.6	1.6	5.9	23.3	15.1	11.5	—	10.9	Series 8
Quartile	3	3	3	3	3	3	2	—	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



Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Agnico Eagle Mines Ltd	6.9	Financials	23.9
The Toronto-Dominion Bank	6.7	Materials	18.5
Royal Bank of Canada	6.1	Industrials	15.2
Franco-Nevada Corp	4.7	Energy	14.6
Shopify Inc Registered Shs -A- Subord Vtg	4.3	Consumer Staples	9.0
TC Energy Corp	3.5	Information Technology	7.4
Alimentation Couche-Tard Inc	3.5	Consumer Discretionary	3.4
Suncor Energy Inc	2.4	Communication Services	3.4
Fortis Inc	2.3	Utilities	3.3
Rogers Communications Inc Shs -B- Non-Voting	2.3	Health Care	0.6
Total % of Top 10 Holdings	42.6	Real Estate	0.6
Total Number of Stock Holdings	98	Unclassified	0.0
Total Number of Bond Holdings	2		
Total Number of Other Holdings	19		
<b>Total Number of Holdings</b>	<b>119</b>	<b>Geographic Allocations</b>	<b>% Stocks</b>
		Canada	92.3
		United States	6.2
		United Kingdom	0.8
		Singapore	0.6
		France	0.0

# DFS GIF – Canadian Equity – Fidelity True North®

## Disclosure

### Notes

Series 6A

Helios2 – 75/75 : S256A

Helios2 – 75/100 i : M256A

Helios2 – 100/100 i : T256A

Series 6B

Helios2 – 75/75 : S256B

Helios2 – 75/100 i : M256B

Helios2 – 100/100 i : T256B

Series 6C

Helios2 – 75/75 : S256C

Helios2 – 75/100 i : M256C

Helios2 – 100/100 i : T256C

Series 6D

Helios2 – 75/75 : S256D

Helios2 – 75/100 i : M256D

Helios2 – 100/100 i : T256D

Series 6E

Helios2 – 75/75 : S256E

Helios2 – 75/100 i : M256E

Helios2 – 100/100 i : T256E

Series 7A

Helios2 – 75/75 : S257A

Helios2 – 75/100 i : M257A

Helios2 – 75/100 i : T257A

Series 8A

Helios2 – 75/75 : S258A

Helios2 – 75/100 i : M258A

Helios2 – 100/100 i : T258A

Series 8B

Helios2 – 75/75 : S258B

Helios2 – 75/100 i : M258B

Helios2 – 100/100 i : T258B

Series 8C

Helios2 – 75/75 : S258C

Helios2 – 75/100 i : M258C

Helios2 – 100/100 i : T258C

Series 8D

Helios2 – 75/75 : S258D

Helios2 – 75/100 i : M258D

Helios2 – 100/100 i : T258D

Series 8E

Helios2 – 75/75 : S258E

Helios2 – 75/100 i : M258E

Helios2 – 100/100 i : T258E

### 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 - 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. ®Fidelity True North is registered trademark of FMR Corp.