

# DFS GIF – Canadian Equity – Jarislowsky Fraser

**Fund Category** Canadian Equity      **Morningstar Return** Low      **Morningstar Risk** AboveAverage      **Morningstar Rating™** ★

## Investment Objective

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

## Volatility Analysis



**Best 1 Year Return** 39.3%  
03-31-2020 to 03-31-2021

**Worst 1 Year Return** -30.9%  
02-28-2008 to 02-28-2009

## Fund Details

Inception Date December 2005

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 92.9

Series 3 NAV \$ 11.64

Series 3 MER % 3.57

Series 5 NAV \$ 13.13

Series 5 MER % 2.92

## Additional Fees

Name	Fee
75/100i	0.50
100/100r	0.70
GMWB	1.20
GLWB GLWB2	1.10 -

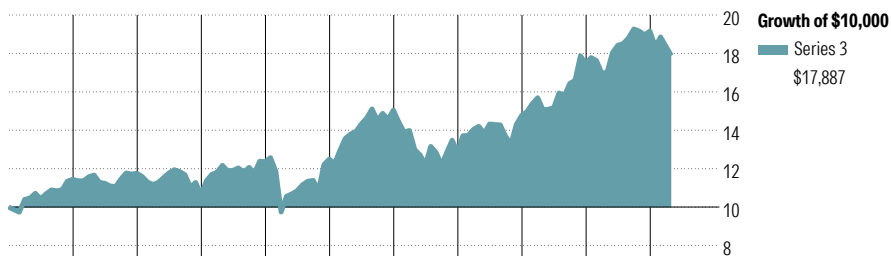
Management Company Jarislowsky Fraser

Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-8.70
Beta	0.81
R-Squared	70.07
Standard Deviation	11.11
Upside Capture	58.30
Downside Capture	101.44
Information Ratio	-2.10

## Performance Analysis as of March 31, 2026

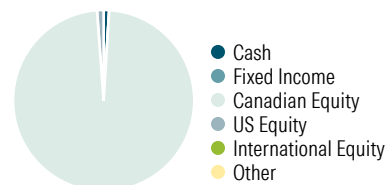


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
14.4	2.8	-9.7	16.4	1.1	20.4	-14.6	15.0	18.3	9.7	-6.7	Series 3
15.1	3.3	-8.9	17.1	1.8	21.2	-14.1	15.7	19.2	10.4	-6.5	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-5.1	-6.7	-7.2	5.4	8.4	5.7	5.6	4.2	Series 3
-5.1	-6.5	-6.9	6.1	9.1	6.4	6.3	4.4	Series 5
4	4	4	4	4	4	4	—	Quartile
625	625	625	600	568	553	407	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

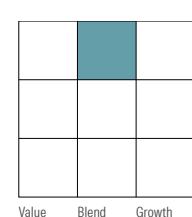
### Asset Mix



### % Assets

Cash -1.0  
Fixed Income 0.0  
Canadian Equity 99.8  
US Equity 1.2  
International Equity 0.0  
Other 0.0

### Equity Style



### Market Cap

Giant 27.9  
Large 27.1  
Medium 35.4  
Small 9.2  
Micro 0.4

### Top 10 Holdings

Top 10 Holdings	% Assets
The Toronto-Dominion Bank	7.4
Bank of Montreal	6.4
Brookfield Corp Registered Shs -A- Limited Vtg	6.0
Canadian National Railway Co	5.9
TC Energy Corp	4.9
Franco-Neveda Corp	4.9
Shopify Inc Registered Shs -A- Subord Vtg	4.3
CAE Inc	4.3
Atkinsrealis Group Inc	4.2
National Bank of Canada	4.1
Total % of Top 10 Holdings	52.5
Total Number of Stock Holdings	33
Total Number of Bond Holdings	0
Total Number of Other Holdings	4
<b>Total Number of Holdings</b>	<b>37</b>

### Global Equity Sectors

Global Equity Sectors	% Equity
Financials	29.6
Industrials	26.9
Information Technology	13.5
Consumer Staples	7.9
Materials	7.9
Energy	7.0
Consumer Discretionary	4.3
Real Estate	2.9
Utilities	0.0
Communication Services	0.0
Health Care	0.0
Unclassified	0.0
<b>Geographic Allocations</b>	<b>% Stocks</b>
Canada	98.8
United States	1.2

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## Disclosure

### Notes

Series 5A

75/75: S239

75/100i: M239

100/100r: L239

Series 5B

75/75: S230

75/100i: M230

100/100r: L230

Series 5C

75/75: S235

75/100i: M235

100/100r: L235

### 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 – Jarislowsky Fraser. 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.