

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 40.6% 03-31-2020 to 03-31-2021 | Worst 1 Year Return -16.9% 03-31-2019 to 03-31-2020 |
|----------------------------------------------------------------|------------------------------------------------------------------|

Fund Details

| | |
|-----------------------------|--------------|
| Inception Date | October 2015 |
| Series 6 Min. Investment \$ | 1000 |
| Series 7 Min. Investment \$ | 250000 |
| Series 8 Min. Investment \$ | 1000 |
| Subsequent Investment \$ | 500 |
| Total Assets \$Mil | 92.9 |
| Series 6 NAV \$ | 9.56 |
| Series 6 MER % | 2.68 |
| Series 7 NAV \$ | 10.04 |
| Series 7 MER % | 2.36 |
| Series 8 NAV \$ | 8.80 |
| Series 8 MER % | 2.34 |

Additional Fees

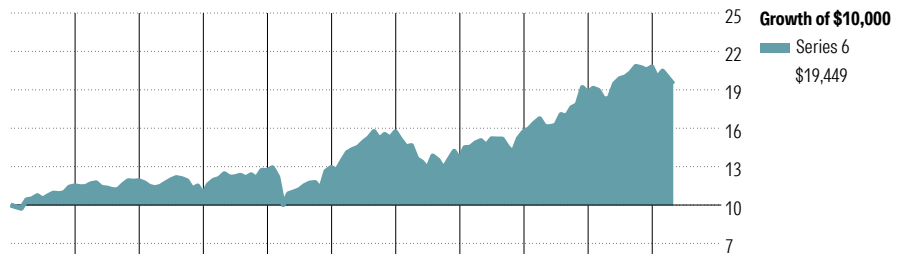
| | |
|-----------------------|------|
| Name | Fee |
| Helios2 – 75/100 i | 0.65 |
| Helios2 – 75/100 GLWB | - |
| Helios2 – 100/100 i | 1.35 |

| | |
|--------------------|-----------------------------|
| Management Company | Jarislowsky Fraser |
| Web Site | desjardinslifeinsurance.com |

Risk and Return Statistics

| | |
|--------------------|-------|
| | 3 Yr |
| Alpha | -7.73 |
| Beta | 0.80 |
| R-Squared | 70.00 |
| Standard Deviation | 11.09 |
| Upside Capture | 60.57 |
| Downside Capture | 98.05 |
| Information Ratio | -1.94 |

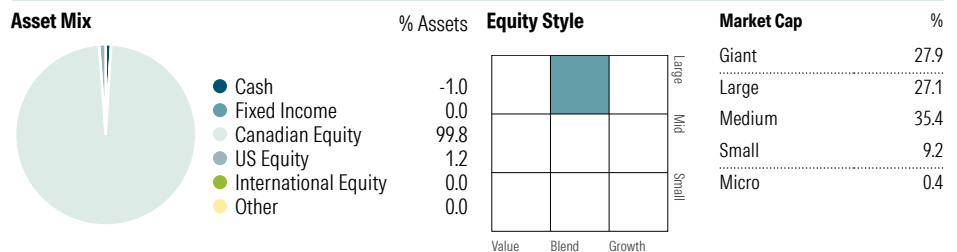
Performance Analysis as of March 31, 2026



| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Calendar Year |
|------|------|------|------|------|------|-------|------|------|------|------|---------------|
| 15.0 | 3.5 | -8.9 | 17.1 | 1.9 | 21.5 | -13.8 | 16.1 | 19.4 | 10.7 | -6.5 | Series 6 |
| 15.6 | 3.9 | -8.5 | 17.7 | 2.4 | 22.1 | -13.4 | 16.5 | 20.0 | 11.2 | -6.3 | Series 7 |
| - | - | - | 17.8 | 2.1 | 21.9 | -13.6 | 16.5 | 19.8 | 11.0 | -6.3 | Series 8 |

| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| -5.0 | -6.5 | -6.6 | 6.5 | 9.4 | 6.6 | 6.5 | 6.4 | Series 6 |
| -5.0 | -6.3 | -6.5 | 6.9 | 9.9 | 7.1 | 7.0 | 6.9 | Series 7 |
| -5.0 | -6.3 | -6.5 | 6.8 | 9.8 | 7.0 | - | 7.4 | Series 8 |
| 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



| Top 10 Holdings | % Assets | Global Equity Sectors | % Equity |
|------------------------------------------------|-----------|-------------------------------|-----------------|
| The Toronto-Dominion Bank | 7.4 | Financials | 29.6 |
| Bank of Montreal | 6.4 | Industrials | 26.9 |
| Brookfield Corp Registered Shs -A- Limited Vtg | 6.0 | Information Technology | 13.5 |
| Canadian National Railway Co | 5.9 | Consumer Staples | 7.9 |
| TC Energy Corp | 4.9 | Materials | 7.9 |
| Franco-Nevada Corp | 4.9 | Energy | 7.0 |
| Shopify Inc Registered Shs -A- Subord Vtg | 4.3 | Consumer Discretionary | 4.3 |
| CAE Inc | 4.3 | Real Estate | 2.9 |
| Atkinsrealis Group Inc | 4.2 | Utilities | 0.0 |
| National Bank of Canada | 4.1 | Communication Services | 0.0 |
| Total % of Top 10 Holdings | 52.5 | Health Care | 0.0 |
| Total Number of Stock Holdings | 33 | Unclassified | 0.0 |
| Total Number of Bond Holdings | 0 | | |
| Total Number of Other Holdings | 4 | | |
| Total Number of Holdings | 37 | Geographic Allocations | % Stocks |
| | | Canada | 98.8 |
| | | United States | 1.2 |

DFS GIF – Canadian Equity – Jarislowsky Fraser

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S236A

Helios2 – 75/100 i : M236A

Helios2 – 100/100 i : T236A

Series 6B

Helios2 – 75/75 : S236B

Helios2 – 75/100 i : M236B

Helios2 – 100/100 i : T236B

Series 6C

Helios2 – 75/75 : S236C

Helios2 – 75/100 i : M236C

Helios2 – 100/100 i : T236C

Series 6D

Helios2 – 75/75 : S236D

Helios2 – 75/100 i : M236D

Helios2 – 100/100 i : T236D

Series 6E

Helios2 – 75/75 : S236E

Helios2 – 75/100 i : M236E

Helios2 – 100/100 i : T236E

Series 7A

Helios2 – 75/75 : S237A

Helios2 – 75/100 i : M237A

Helios2 – 100/100 i : T237A

Series 8A

Helios2 – 75/75 : S238A

Helios2 – 75/100 i : M238A

Helios2 – 100/100 i : T238A

Series 8B

Helios2 – 75/75 : S238B

Helios2 – 75/100 i : M238B

Helios2 – 100/100 i : T238B

Series 8C

Helios2 – 75/75 : S238C

Helios2 – 75/100 i : M238C

Helios2 – 100/100 i : T238C

Series 8D

Helios2 – 75/75 : S238D

Helios2 – 75/100 i : M238D

Helios2 – 100/100 i : T238D

Series 8E

Helios2 – 75/75 : S238E

Helios2 – 75/100 i : M238E

Helios2 – 100/100 i : T238E

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 - 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.