

DFS GIF – Canadian Equity – Desjardins

Fund Category
Canadian Equity

Morningstar Return
Below Average

Morningstar Risk
Average

Morningstar Rating™
★★

Investment Objective

To provide long-term capital appreciation. The Fund invests primarily in equity securities of large-cap Canadian corporations.

Volatility Analysis



Best 1 Year Return

27.9%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-10.1%
03-31-2022 to 03-31-2023

Fund Details

Inception Date	November 2020
Series 1 Min. Investment \$	1000
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	2.2
Series 1 NAV \$	8.25
Series 1 MER %	3.84
Series 3 NAV \$	N/A
Series 3 MER %	3.23
Series 5 NAV \$	N/A
Series 5 MER %	2.68

Additional Fees

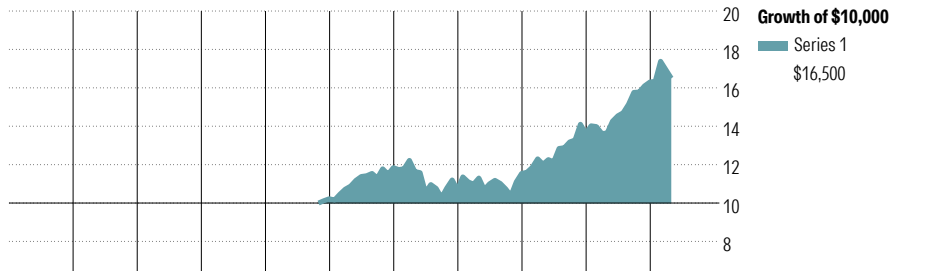
Name	Fee
75/100i	0.50
100/100r	0.70
GMWB	-
GLWB GLWB2	- -

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-5.14
Beta	0.92
R-Squared	97.11
Standard Deviation	-
Upside Capture	80.21
Downside Capture	108.96
Information Ratio	-3.65

Performance Analysis as of March 31, 2026

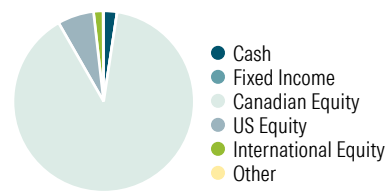


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Value	-	-	-	-	-	-	-	-	-	19.7	1.2	Series 1

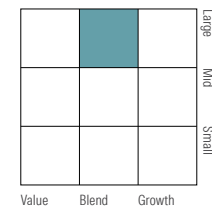
Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Return	-5.1	1.2	4.7	21.1	14.5	9.0	-	9.8	Series 1
Count	4	4	4	3	3	4	-	-	Quartile
Assets	625	625	625	600	568	553	407	-	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

Asset Mix



Equity Style



Market Cap

Market Cap	%
Giant	51.2
Large	29.6
Medium	17.9
Small	1.3
Micro	0.0

Top 10 Holdings

Company	% Assets
Royal Bank of Canada	7.8
The Toronto-Dominion Bank	6.2
Suncor Energy Inc	5.2
Canadian Natural Resources Ltd	3.9
Enbridge Inc	3.9
Bank of Montreal	3.7
TC Energy Corp	3.3
Manulife Financial Corp	3.1
CIBC	2.9
Agnico Eagle Mines Ltd	2.5
Total % of Top 10 Holdings	42.5
Total Number of Stock Holdings	70
Total Number of Bond Holdings	0
Total Number of Other Holdings	10
Total Number of Holdings	80

Global Equity Sectors

Sector	% Equity
Financials	35.9
Energy	18.8
Industrials	10.1
Materials	10.0
Utilities	6.9
Consumer Discretionary	4.0
Information Technology	3.6
Consumer Staples	3.5
Communication Services	3.1
Health Care	2.4
Real Estate	1.6
Unclassified	0.0

Geographic Allocations

Region	% Stocks
Canada	91.6
United States	6.7
Taiwan	0.7
France	0.5
Germany	0.5

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S159 75/100i: M159 100/100r: L159	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 – Desjardins. 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.
Series 5B 75/75: S150 75/100i: M150 100/100r: L150		
Series 5C 75/75: S155 75/100i: M155 100/100r: L155		