

DFS GIF – Canadian Equity – Desjardins

Fund Category
Canadian Equity

Morningstar Return
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

29.6%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-8.8%
03-31-2022 to 03-31-2023

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	2.2
Series 6 NAV \$	8.87
Series 6 MER %	2.59
Series 7 NAV \$	N/A
Series 7 MER %	2.06
Series 8 NAV \$	N/A
Series 8 MER %	2.19

Additional Fees

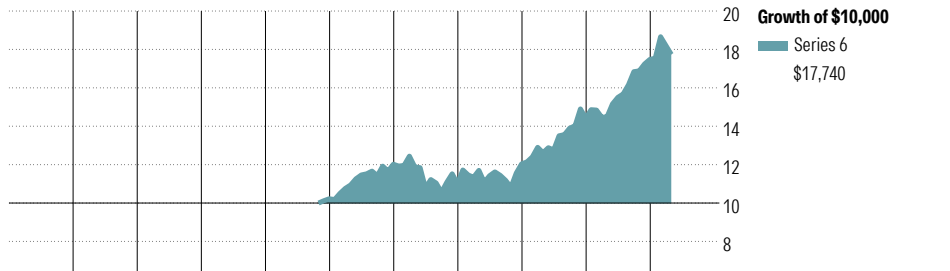
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

Management Company: Desjardins Funds
Web Site: desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.73
Beta	0.92
R-Squared	96.87
Standard Deviation	10.73
Upside Capture	83.70
Downside Capture	104.73
Information Ratio	-2.78

Performance Analysis as of March 31, 2026

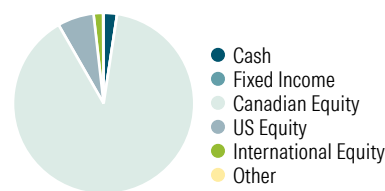


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Return %	-	-	-	-	-	17.6	-8.5	9.5	19.8	21.2	1.5	as at March 31, 2026
Series	Series 6											

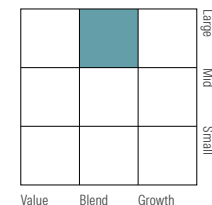
Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Return %	-4.9	1.5	5.3	22.7	16.1	10.5	—	11.3	Series 6
Count	4	3	3	3	2	3	—	—	Quartile
Assets	625	625	625	600	568	553	407	—	No. of Funds in Category

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

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

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S156A
Helios2 – 75/100 i : M156A
Helios2 – 100/100 i : T156A
Series 6B
Helios2 – 75/75 : S156B
Helios2 – 75/100 i : M156B
Helios2 – 100/100 i : T156B
Series 6C
Helios2 – 75/75 : S156C
Helios2 – 75/100 i : M156C
Helios2 – 100/100 i : T156C
Series 6D
Helios2 – 75/75 : S156D
Helios2 – 75/100 i : M156D
Helios2 – 100/100 i : T156D
Series 6E
Helios2 – 75/75 : S156E
Helios2 – 75/100 i : M156E
Helios2 – 100/100 i : T156E

Series 7A
Helios2 – 75/75 : S157A
Helios2 – 75/100 i : M157A
Helios2 – 100/100 i : T157A

Series 8A
Helios2 – 75/75 : S158A
Helios2 – 75/100 i : M158A
Helios2 – 100/100 i : T158A
Series 8B
Helios2 – 75/75 : S158B
Helios2 – 75/100 i : M158B
Helios2 – 100/100 i : T158B
Series 8C
Helios2 – 75/75 : S158C
Helios2 – 75/100 i : M158C
Helios2 – 100/100 i : T158C
Series 8D
Helios2 – 75/75 : S158D
Helios2 – 75/100 i : M158D
Helios2 – 100/100 i : T158D
Series 8E
Helios2 – 75/75 : S158E
Helios2 – 75/100 i : M158E
Helios2 – 100/100 i : T158E

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 – Desjardins. 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.