

DFS GIF – International Equity Growth – Desjardins

Fund Category
International Equity

Morningstar Return
Average

Morningstar Risk
High

Morningstar Rating™
★★

Investment Objective

The objective of this Fund is to achieve long term capital growth by investing in equity and equity related securities of companies located or operating outside North America, while when appropriate, also investing in equity and equity related securities located or operating in emerging markets.

Volatility Analysis



Best 1 Year Return

76.6%
01-31-2020 to 01-31-2021

Worst 1 Year Return

-43.4%
10-31-2021 to 10-31-2022

Fund Details

Inception Date	September 2012
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	N/A
Series 5 NAV \$	15.77
Series 5 MER %	3.10

Additional Fees

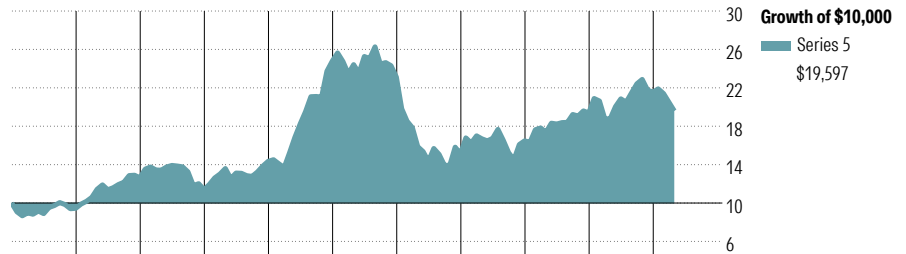
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	-

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-10.33
Beta	1.12
R-Squared	51.06
Standard Deviation	16.24
Upside Capture	80.81
Downside Capture	166.44
Information Ratio	-0.94

Performance Analysis as of March 31, 2026

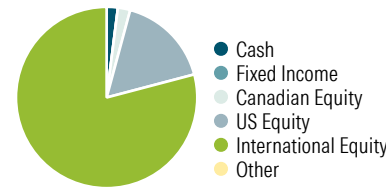


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
-5.5	33.6	-9.7	25.8	72.8	-6.7	-34.5	8.9	17.6	11.2	-9.1	Series 5

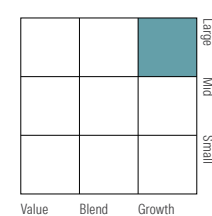
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-8.4	-9.1	-12.6	4.4	4.9	-3.5	8.1	8.9	Series 5
4	4	4	4	4	4	1	—	Quartile
334	334	334	309	302	289	215	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

Asset Mix



Equity Style



Market Cap

Market Cap	%
Giant	44.7
Large	27.7
Medium	23.2
Small	4.3
Micro	0.0

Top 10 Holdings

Top 10 Holdings	% Assets
Taiwan Semiconductor Manufacturing	5.7
Spotify Technology SA	5.4
Atlas Copco AB Class A	4.0
AIA Group Ltd	4.0
DSV As	4.0
L'Oreal SA	3.5
Adyen NV	3.5
ASML Holding NV	3.3
argenx SE	2.9
Keyence Corp	2.8
Total % of Top 10 Holdings	39.0
Total Number of Stock Holdings	67
Total Number of Bond Holdings	0
Total Number of Other Holdings	9
Total Number of Holdings	76

Global Equity Sectors

Global Equity Sectors	% Equity
Information Technology	31.9
Consumer Discretionary	17.6
Industrials	15.0
Financials	14.6
Health Care	11.1
Communication Services	6.1
Consumer Staples	3.7
Utilities	0.0
Energy	0.0
Materials	0.0
Real Estate	0.0
Unclassified	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	17.1
Japan	11.8
Netherlands	9.3
Denmark	6.6
France	6.5

DFS GIF – International Equity Growth – Desjardins

Disclosure

Notes

Series 5A

75/75: S899

75/100i: M899

100/100r: L899

Series 5B

75/75: S890

75/100i: M890

100/100r: L890

Series 5C

75/75: S895

75/100i: M895

100/100r: L895

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 – International Equity Growth – 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.