

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
77.0%
01-31-2020 to 01-31-2021

Worst 1 Year Return
-43.2%
10-31-2021 to 10-31-2022

Fund Details

Inception Date February 2014

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 26.9

Series 6 NAV \$ 11.05

Series 6 MER % 2.78

Series 7 NAV \$ 11.66

Series 7 MER % 2.53

Series 8 NAV \$ 7.66

Series 8 MER % 2.45

Additional Fees

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

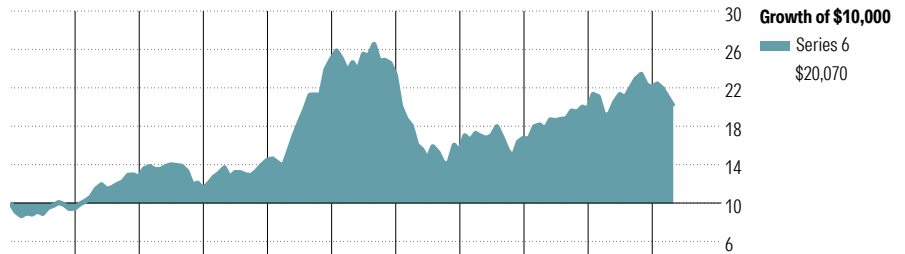
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

| | 3 Yr |
|--------------------|--------|
| Alpha | -10.04 |
| Beta | 1.12 |
| R-Squared | 50.93 |
| Standard Deviation | 16.29 |
| Upside Capture | 82.06 |
| Downside Capture | 166.18 |
| Information Ratio | -0.90 |

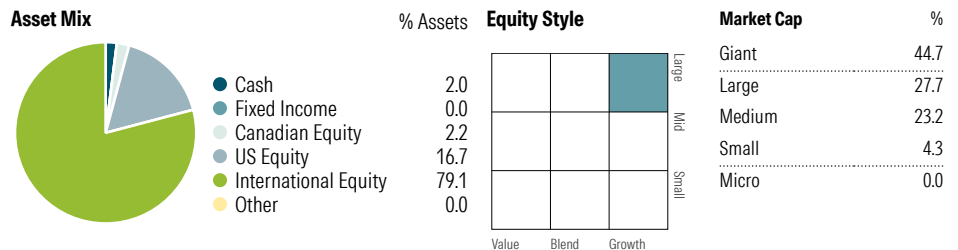
Performance Analysis as of March 31, 2026



| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Calendar Year as at March 31, 2026 |
|------|------|------|------|------|------|-------|------|------|------|------|------------------------------------|
| -5.3 | 33.7 | -9.5 | 26.0 | 73.0 | -6.5 | -34.3 | 9.2 | 18.0 | 11.5 | -9.0 | Series 6 |
| -5.0 | 34.4 | -9.2 | 26.6 | 74.0 | -6.0 | -34.0 | 9.7 | 18.6 | 12.0 | -8.9 | Series 7 |
| - | - | - | 26.5 | 73.5 | -6.2 | -34.0 | 9.5 | 18.4 | 11.8 | -8.9 | Series 8 |

| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| -8.4 | -9.0 | -12.4 | 4.7 | 5.2 | -3.2 | 8.4 | 6.8 | Series 6 |
| -8.4 | -8.9 | -12.3 | 5.1 | 5.6 | -2.8 | 8.9 | 7.3 | Series 7 |
| -8.4 | -8.9 | -12.4 | 5.1 | 5.5 | -2.9 | - | 5.5 | Series 8 |
| 3 | 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



| Top 10 Holdings | % Assets | Global Equity Sectors | % Equity |
|------------------------------------|-----------|-------------------------------|-----------------|
| Taiwan Semiconductor Manufacturing | 5.7 | Information Technology | 31.9 |
| Spotify Technology SA | 5.4 | Consumer Discretionary | 17.6 |
| Atlas Copco AB Class A | 4.0 | Industrials | 15.0 |
| AIA Group Ltd | 4.0 | Financials | 14.6 |
| DSV As | 4.0 | Health Care | 11.1 |
| L'Oréal SA | 3.5 | Communication Services | 6.1 |
| Adyen NV | 3.5 | Consumer Staples | 3.7 |
| ASML Holding NV | 3.3 | Utilities | 0.0 |
| argenx SE | 2.9 | Energy | 0.0 |
| Keyence Corp | 2.8 | Materials | 0.0 |
| Total % of Top 10 Holdings | 39.0 | Real Estate | 0.0 |
| Total Number of Stock Holdings | 67 | Unclassified | 0.0 |
| Total Number of Bond Holdings | 0 | | |
| Total Number of Other Holdings | 9 | Geographic Allocations | % Stocks |
| Total Number of Holdings | 76 | 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 6A
Helios2 – 75/75 : S896A
Helios2 – 75/100 i : M896A
Helios2 – 100/100 i : T896A
Series 6B
Helios2 – 75/75 : S896B
Helios2 – 75/100 i : M896B
Helios2 – 100/100 i : T896B
Series 6C
Helios2 – 75/75 : S896C
Helios2 – 75/100 i : M896C
Helios2 – 100/100 i : T896C
Series 6D
Helios2 – 75/75 : S896D
Helios2 – 75/100 i : M896D
Helios2 – 100/100 i : T896D
Series 6E
Helios2 – 75/75 : S896E
Helios2 – 75/100 i : M896E
Helios2 – 100/100 i : T896E

Series 7A
Helios2 – 75/75 : S897A
Helios2 – 75/100 i : M897A
Helios2 – 100/100 i : T897A

Series 8A
Helios2 – 75/75 : S898A
Helios2 – 75/100 i : M898A
Helios2 – 100/100 i : T898A
Series 8B
Helios2 – 75/75 : S898B
Helios2 – 75/100 i : M898B
Helios2 – 100/100 i : T898B
Series 8C
Helios2 – 75/75 : S898C
Helios2 – 75/100 i : M898C
Helios2 – 100/100 i : T898C
Series 8D
Helios2 – 75/75 : S898D
Helios2 – 75/100 i : M898D
Helios2 – 100/100 i : T898D
Series 8E
Helios2 – 75/75 : S898E
Helios2 – 75/100 i : M898E
Helios2 – 100/100 i : T898E

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 - 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.