

DFS GIF – International Equity – MFS

Fund Category
International Equity

Morningstar Return
Average

Morningstar Risk
Average

Morningstar Rating™
★★★

Investment Objective

To provide investors with long-term capital growth based on an internationally diversified equity portfolio by investing primarily in Europe and the Far East.

Volatility Analysis



Best 1 Year Return

35.6%
03-31-2003 to 03-31-2004

Worst 1 Year Return

-42.8%
02-28-2008 to 02-28-2009

Fund Details

Inception Date	November 1995
Series 1 Min. Investment \$	500
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	17.8
Series 1 NAV \$	10.69
Series 1 MER %	3.86
Series 3 NAV \$	11.30
Series 3 MER %	3.62
Series 5 NAV \$	13.36
Series 5 MER %	2.71

Additional Fees

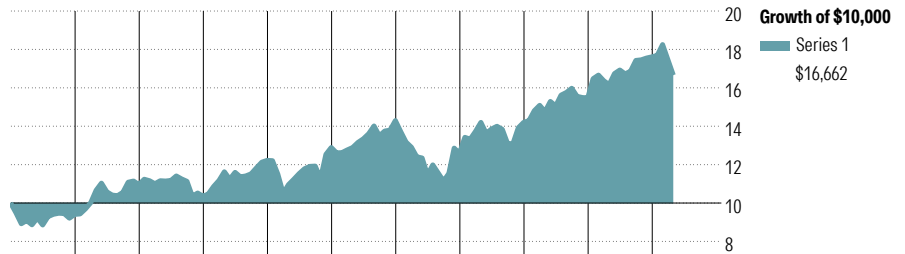
Name	Fee
75/100i	0.55
100/100r	0.85
GMWB	-
GLWB GLWB2	- -

Management Company	MFS Investment Canada
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-7.34
Beta	0.94
R-Squared	87.57
Standard Deviation	10.41
Upside Capture	70.86
Downside Capture	118.49
Information Ratio	-2.38

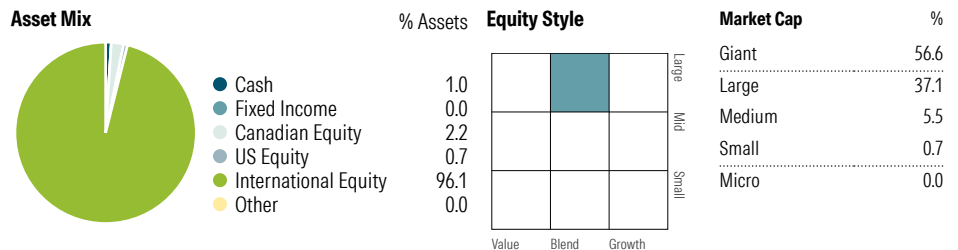
Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	-5.9	16.5	-5.5	18.1	5.5	10.9	-11.9	12.7	9.0	13.8	-5.4	Series 1
	-5.8	16.7	-5.5	18.4	5.6	11.2	-11.7	13.0	9.3	14.0	-5.4	Series 3
	-4.9	17.8	-4.6	19.4	6.7	12.1	-10.8	14.1	10.3	15.1	-5.2	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
	-8.7	-5.4	-4.4	1.8	6.7	5.5	6.2	2.5	Series 1
	-8.7	-5.4	-4.3	2.0	6.9	5.7	6.5	2.1	Series 3
	-8.6	-5.2	-3.8	3.0	7.9	6.7	7.4	2.9	Series 5
	4	4	4	4	4	2	2	—	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	3.4	Financials	25.5
Novartis AG Registered Shares	2.8	Industrials	20.1
Roche Holding AG Ordinary Shares new	2.8	Health Care	12.3
Schneider Electric SE	2.7	Consumer Discretionary	10.9
Air Liquide SA	2.6	Consumer Staples	9.5
Hitachi Ltd	2.5	Information Technology	8.3
Rolls-Royce Holdings PLC	2.3	Materials	5.1
Mitsubishi Electric Corp	2.2	Energy	3.5
BNP Paribas Act. Cat.A	2.2	Communication Services	2.8
Compagnie Financiere Richemont SA Class A	2.0	Utilities	1.9
Total % of Top 10 Holdings	25.5	Real Estate	0.0
Total Number of Stock Holdings	74	Unclassified	0.0
Total Number of Bond Holdings	0		
Total Number of Other Holdings	9		
Total Number of Holdings	83	Geographic Allocations	% Stocks
		Japan	19.9
		France	18.2
		United Kingdom	15.9
		Switzerland	12.2
		Germany	7.1

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S409 75/100i: M409 100/100r: L409	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 – MFS. 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: S400 75/100i: M400 100/100r: L400		
Series 5C 75/75: S405 75/100i: M405 100/100r: L405		