

# 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

23.2%  
09-30-2023 to 09-30-2024

## Worst 1 Year Return

-16.6%  
08-31-2021 to 08-31-2022

## 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	17.8
Series 6 NAV \$	10.37
Series 6 MER %	2.97
Series 7 NAV \$	10.97
Series 7 MER %	2.59
Series 8 NAV \$	8.27
Series 8 MER %	2.64

## Additional Fees

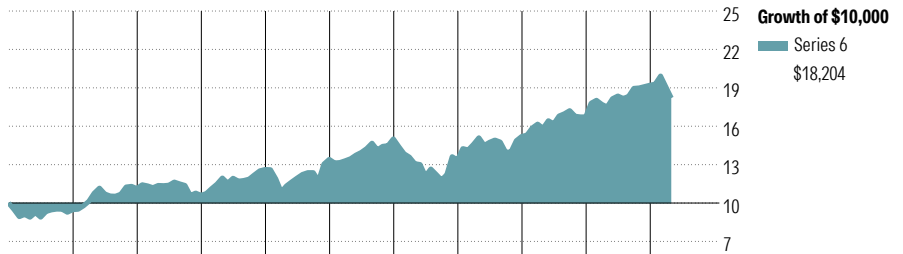
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

**Management Company** MFS Investment Canada  
**Web Site** desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-6.37
Beta	0.93
R-Squared	87.32
Standard Deviation	10.39
Upside Capture	73.89
Downside Capture	115.31
Information Ratio	-2.09

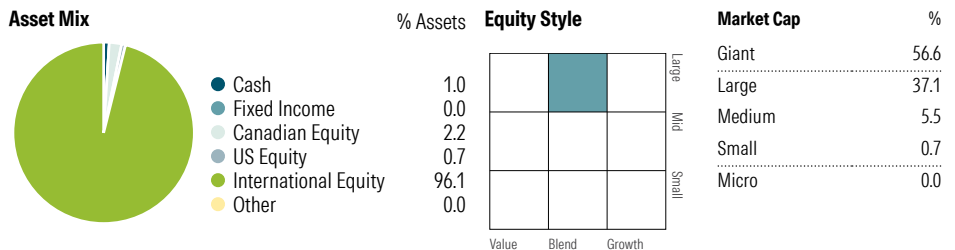
## Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	-5.2	17.4	-4.7	19.0	6.3	11.9	-11.0	13.8	10.0	14.8	-5.2	Series 6
	-4.8	18.1	-4.3	19.6	6.9	12.4	-10.6	14.2	10.5	15.4	-5.1	Series 7
	-	-	-	19.3	6.8	12.2	-10.7	14.1	10.3	15.2	-5.2	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
	-8.6	-5.2	-4.0	2.8	7.7	6.5	7.2	6.2	Series 6
	-8.6	-5.1	-3.7	3.2	8.1	6.9	7.7	6.7	Series 7
	-8.6	-5.2	-3.7	3.1	8.0	6.8	-	6.5	Series 8
	4	4	4	4	3	2	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	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		
<b>Total Number of Holdings</b>	<b>83</b>	<b>Geographic Allocations</b>	<b>% Stocks</b>
		Japan	19.9
		France	18.2
		United Kingdom	15.9
		Switzerland	12.2
		Germany	7.1

# DFS GIF – International Equity – MFS

## Disclosure

### Notes

Series 6A

Helios2 – 75/75 : S406A

Helios2 – 75/100 i : M406A

Helios2 – 100/100 i : T406A

Series 6B

Helios2 – 75/75 : S406B

Helios2 – 75/100 i : M406B

Helios2 – 100/100 i : T406B

Series 6C

Helios2 – 75/75 : S406C

Helios2 – 75/100 i : M406C

Helios2 – 100/100 i : T406C

Series 6D

Helios2 – 75/75 : S406D

Helios2 – 75/100 i : M406D

Helios2 – 100/100 i : T406D

Series 6E

Helios2 – 75/75 : S406E

Helios2 – 75/100 i : M406E

Helios2 – 100/100 i : T406E

Series 7A

Helios2 – 75/75 : S407A

Helios2 – 75/100 i : M407A

Helios2 – 100/100 i : T407A

Series 8A

Helios2 – 75/75 : S408A

Helios2 – 75/100 i : M408A

Helios2 – 100/100 i : T408A

Series 8B

Helios2 – 75/75 : S408B

Helios2 – 75/100 i : M408B

Helios2 – 100/100 i : T408B

Series 8C

Helios2 – 75/75 : S408C

Helios2 – 75/100 i : M408C

Helios2 – 100/100 i : T408C

Series 8D

Helios2 – 75/75 : S408D

Helios2 – 75/100 i : M408D

Helios2 – 100/100 i : T408D

Series 8E

Helios2 – 75/75 : S408E

Helios2 – 75/100 i : M408E

Helios2 – 100/100 i : T408E

### 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 – MFS. 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.