

DFS GIF – Aggressive – Desjardins Wise ETF

Fund Category
Global Equity Balanced

Morningstar Return
Average

Morningstar Risk
Above Average

Morningstar Rating™
★★★

Investment Objective

To provide long-term capital appreciation. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in equity and fixed-income securities throughout the world.

Volatility Analysis



Best 1 Year Return
23.5%
10-31-2023 to 10-31-2024

Worst 1 Year Return
-14.2%
09-30-2021 to 09-30-2022

Fund Details

Inception Date	November 2020
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	N/A
Series 5 NAV \$	7.17
Series 5 MER %	2.55

Additional Fees

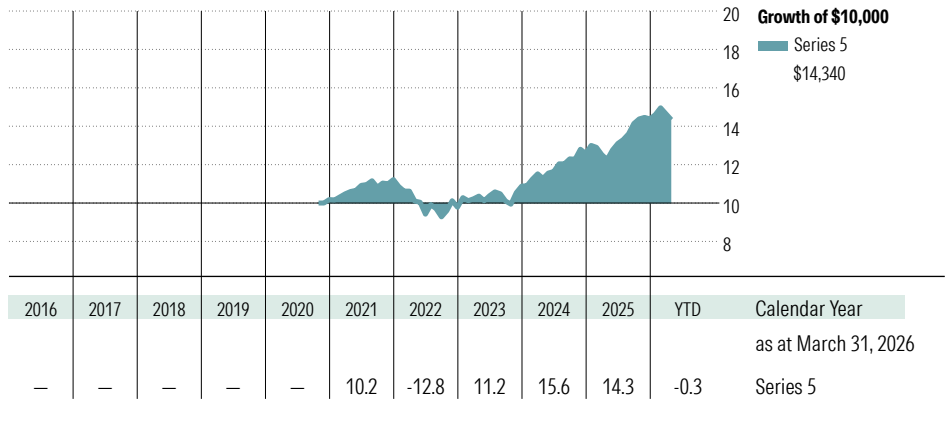
Name	Fee
75/100i	0.50
100/100r	0.50
GMWB	-
GLWB GLWB2	-

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.04
Beta	1.09
R-Squared	98.38
Standard Deviation	8.52
Upside Capture	97.78
Downside Capture	129.78
Information Ratio	-1.96

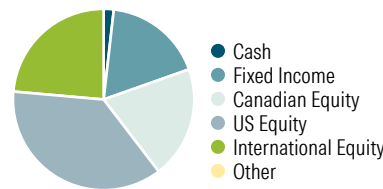
Performance Analysis as of March 31, 2026



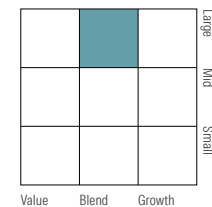
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.1	-0.3	1.4	14.5	12.0	6.5	—	6.9	Series 5
2	3	2	1	1	2	—	—	Quartile
837	837	837	822	789	771	593	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

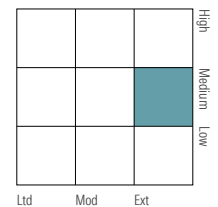
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
iShares Broad USD High Yield Corp Bd ETF	2.7
NVIDIA Corp	2.4
Apple Inc	2.1
Microsoft Corp	1.6
Royal Bank of Canada	1.4
Amazon.com Inc	1.2
Alphabet Inc Class A	1.0
The Toronto-Dominion Bank	1.0
Shopify Inc Registered Shs -A- Subord Vtg	0.8
Alphabet Inc Class C	0.8
Total % of Top 10 Holdings	15.0
Total Number of Stock Holdings	3026
Total Number of Bond Holdings	13126
Total Number of Other Holdings	1207
Total Number of Holdings	17359

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	20.4
Information Technology	19.3
Industrials	12.6
Materials	8.0
Consumer Discretionary	8.0

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	38.5
Corporate Bonds	52.2
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	9.9
Asset Backed Securities	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	45.8
Canada	24.9
Japan	6.0
United Kingdom	3.5
Switzerland	2.3

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S119 75/100i: M119 100/100r: L119	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 – Aggressive – Desjardins Wise ETF. 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: S110 75/100i: M110 100/100r: L110		
Series 5C 75/75: S115 75/100i: M115 100/100r: L115		