

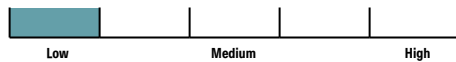
DFS GIF – Conservative – Desjardins Wise ETF

Fund Category Canadian Fixed Income Balanced **Morningstar Return** Low **Morningstar Risk** Below Average **Morningstar Rating™** ★

Investment Objective

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

Volatility Analysis



Best 1 Year Return 12.5%
09-30-2023 to 09-30-2024

Worst 1 Year Return -14.3%
12-31-2021 to 12-31-2022

Fund Details

Inception Date November 2020

Series 5 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil N/A

Series 5 NAV \$ 5.02

Series 5 MER % 2.37

Additional Fees

| Name | Fee |
|------------|-----------|
| 75/100i | 0.40 |
| 100/100r | 0.40 |
| GMWB | 0.75 |
| GLWB GLWB2 | 0.80 0.70 |

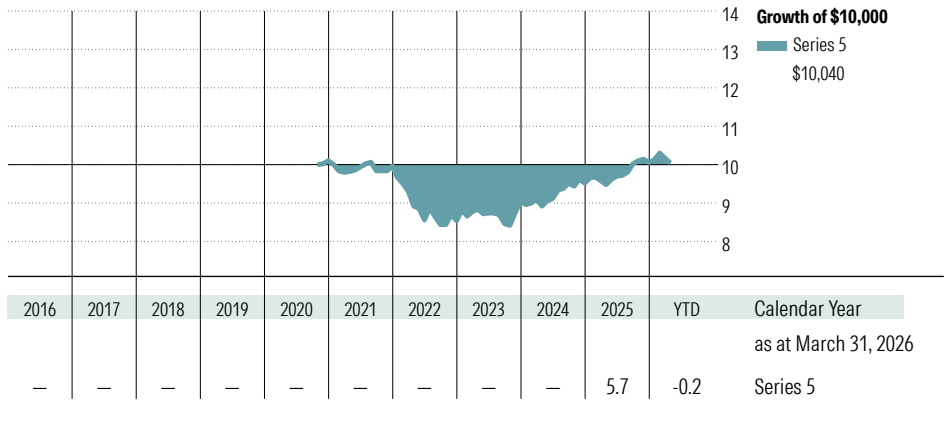
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

| | 3 Yr |
|--------------------|--------|
| Alpha | -2.03 |
| Beta | 1.00 |
| R-Squared | 98.47 |
| Standard Deviation | - |
| Upside Capture | 88.58 |
| Downside Capture | 118.72 |
| Information Ratio | -3.34 |

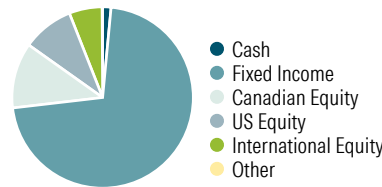
Performance Analysis as of March 31, 2026



| | 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|--------------------------|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| Series 5 | -2.5 | -0.2 | 0.2 | 4.8 | 4.6 | 0.5 | — | 0.1 | Series 5 |
| Quartile | 1 | 3 | 3 | 3 | 4 | 4 | — | — | Quartile |
| No. of Funds in Category | 510 | 510 | 510 | 510 | 499 | 498 | 332 | — | No. of Funds in Category |

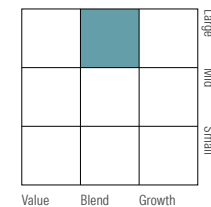
Portfolio Analysis as of March 31, 2026

Asset Mix

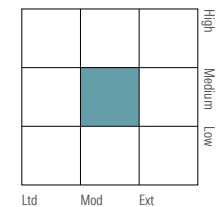


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

| Top 10 Holdings | % Assets |
|--|--------------|
| iShares Broad USD High Yield Corp Bd ETF | 7.2 |
| Royal Bank of Canada | 0.8 |
| Canada (Government of) 2.75% 01-09-2030 | 0.7 |
| Canada (Government of) 1.25% 01-06-2030 | 0.7 |
| Canada (Government of) 0.5% 01-12-2030 | 0.6 |
| NVIDIA Corp | 0.6 |
| Canada (Government of) 2.75% 01-03-2030 | 0.6 |
| The Toronto-Dominion Bank | 0.6 |
| Canada (Government of) 3.5% 01-09-2029 | 0.5 |
| Apple Inc | 0.5 |
| Total % of Top 10 Holdings | 12.9 |
| Total Number of Stock Holdings | 3026 |
| Total Number of Bond Holdings | 13127 |
| Total Number of Other Holdings | 1207 |
| Total Number of Holdings | 17360 |

Top 5 Sectors

| Top 5 Sectors | % Equity |
|------------------------|----------|
| Financials | 23.2 |
| Information Technology | 16.0 |
| Industrials | 12.0 |
| Materials | 11.1 |
| Energy | 10.6 |

Fixed Income Breakdown

| Fixed Income Breakdown | % Fixed Income |
|-------------------------------|----------------|
| Government Bonds | 44.1 |
| Corporate Bonds | 53.7 |
| Other Bonds | 0.0 |
| Mortgage Backed Securities | 0.1 |
| ST Investments (Cash & Other) | 2.2 |
| Asset Backed Securities | 0.0 |

Geographic Allocations

| Geographic Allocations | % Stocks |
|------------------------|----------|
| Canada | 43.8 |
| United States | 34.3 |
| Japan | 4.7 |
| United Kingdom | 2.7 |
| Switzerland | 1.8 |

DFS GIF – Conservative – Desjardins Wise ETF

Disclosure

Notes

Series 5A
75/75: S089
75/100i: M089
100/100r: L089

Series 5B
75/75: S080
75/100i: M080
100/100r: L080

Series 5C
75/75: S085
75/100i: M085
100/100r: L085

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 – Conservative – 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.