

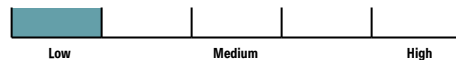
DFS GIF - Conservative - Desjardins Wise ETF

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 12.9%
09-30-2023 to 09-30-2024

Worst 1 Year Return -14.0%
12-31-2021 to 12-31-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	2.8
Series 6 NAV \$	5.09
Series 6 MER %	2.30
Series 7 NAV \$	N/A
Series 7 MER %	1.72
Series 8 NAV \$	N/A
Series 8 MER %	1.83

Additional Fees

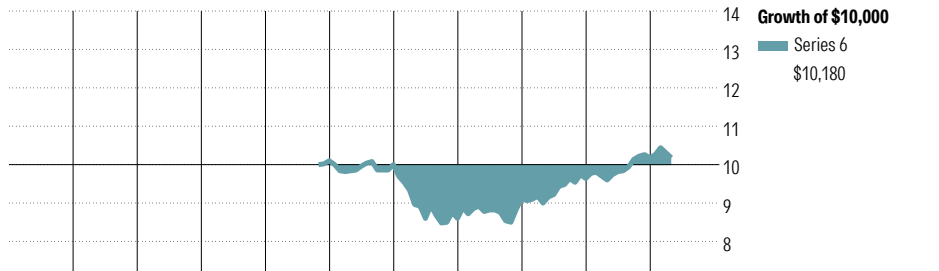
Name	Fee
Helios2 - 75/100 i	0.30
Helios2 - 75/100 GLWB	1.05
Helios2 - 100/100 i	0.65

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.87
Beta	0.99
R-Squared	98.57
Standard Deviation	5.17
Upside Capture	90.22
Downside Capture	119.10
Information Ratio	-3.19

Performance Analysis as of March 31, 2026

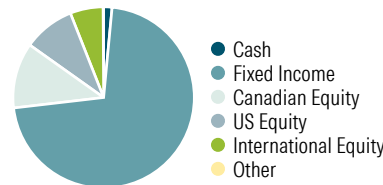


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
-	-	-	-	-	-1.0	-14.0	6.0	5.7	5.6	0.0	Series 6

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.5	0.0	0.4	4.9	4.7	0.7	—	0.3	Series 6
1	3	3	3	4	4	—	—	Quartile
510	510	510	510	499	498	332	—	No. of Funds in Category

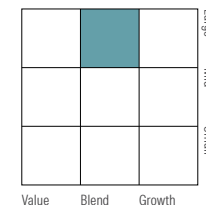
Portfolio Analysis as of March 31, 2026

Asset Mix

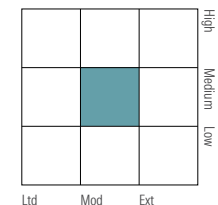


% Assets

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

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Disclosure

Notes

Series 6A
 Helios2 – 75/75 : S086A
 Helios2 – 75/100 i : M086A
 Helios2 – 100/100 i : T086A
 Helios2 - 75/100 GLWB : G086A
 Series 6B
 Helios2 – 75/75 : S086B
 Helios2 – 75/100 i : M086B
 Helios2 – 100/100 i : T086B
 Helios2 - 75/100 GLWB : G086B
 Series 6C
 Helios2 – 75/75 : S086C
 Helios2 – 75/100 i : M086C
 Helios2 – 100/100 i : T086C
 Helios2 - 75/100 GLWB : G086C
 Series 6D
 Helios2 – 75/75 : S086D
 Helios2 – 75/100 i : M086D
 Helios2 – 100/100 i : T086D
 Series 6E
 Helios2 – 75/75 : S086E
 Helios2 – 75/100 i : M086E
 Helios2 – 100/100 i : T086E

Series 7A
 Helios2 – 75/75 : S087A
 Helios2 – 75/100 i : M087A
 Helios2 – 100/100 i : T087A
 Helios2 - 75/100 GLWB : G087A

Series 8A
 Helios2 – 75/75 : S088A
 Helios2 – 75/100 i : M088A
 Helios2 – 100/100 i : T088A
 Helios2 - 75/100 GLWB : G088A

Series 8B
 Helios2 – 75/75 : S088B
 Helios2 – 75/100 i : M088B
 Helios2 – 100/100 i : T088B
 Helios2 - 75/100 GLWB : G088B

Series 8C
 Helios2 – 75/75 : S088C
 Helios2 – 75/100 i : M088C
 Helios2 – 100/100 i : T088C
 Helios2 - 75/100 GLWB : G088C

Series 8D
 Helios2 – 75/75 : S088D
 Helios2 – 75/100 i : M088D
 Helios2 – 100/100 i : T088D

Series 8E
 Helios2 – 75/75 : S088E
 Helios2 – 75/100 i : M088E
 Helios2 – 100/100 i : T088E

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 - 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.