

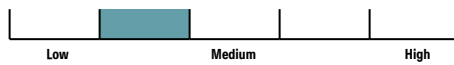
DFS GIF – Conservative – Desjardins Sustainable

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

Investment Objective

To provide income and achieve a moderate level of long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income bonds and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income bonds. The Fund follows a responsible approach to investing.

Volatility Analysis



Best 1 Year Return 13.6%
09-30-2023 to 09-30-2024

Worst 1 Year Return -15.7%
09-30-2021 to 09-30-2022

Fund Details

Inception Date April 2018
Series 5 Min. Investment \$ 1000
Subsequent Investment \$ 500
Total Assets \$Mil N/A
Series 5 NAV \$ 5.58
Series 5 MER % 2.79

Additional Fees

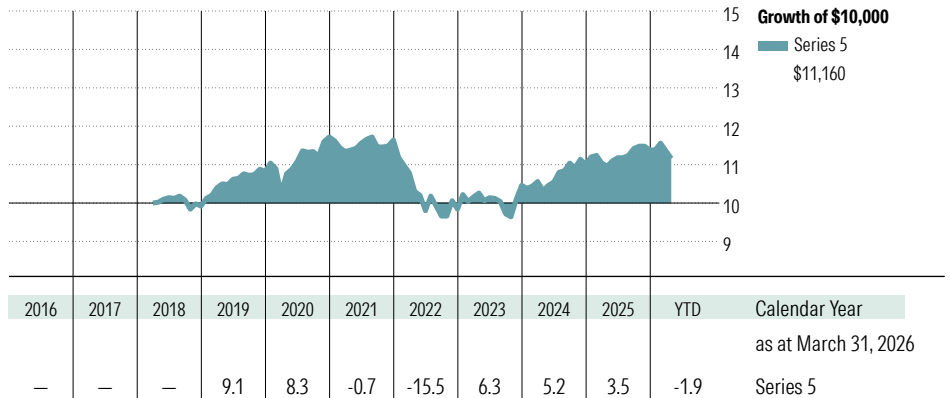
Name	Fee
75/100i	0.35
100/100r	0.35
GMWB	0.70
GLWB GLWB2	0.70 0.65

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	-3.73
Beta	1.14
R-Squared	97.68
Standard Deviation	5.96
Upside Capture	88.08
Downside Capture	148.43
Information Ratio	-3.10

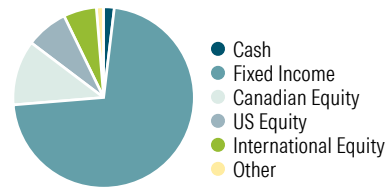
Performance Analysis as of March 31, 2026



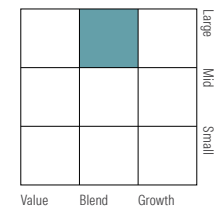
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-3.5	-1.9	-2.3	1.1	3.2	-0.3	—	1.4	Series 5
Quartile	4	4	4	4	4	4	—	—	Quartile
No. of Funds in Category	510	510	510	510	499	498	332	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

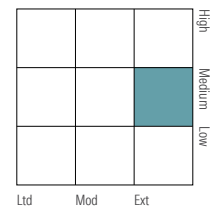
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
Canada (Government of) 3.5% 01-03-2028	3.1
Canada (Government of) 3.25% 01-12-2034	2.1
Canada (Government of) 3.25% 01-12-2033	1.4
Desjardins Sustainable Canadian Equity Plus Fund,	1.3
Ontario (Province Of) 4.6% 02-06-2039	1.1
Canada (Government of) 2% 01-12-2051	1.0
Royal Bank of Canada	0.9
Royal Bank of Canada 3.572% 09-12-2031	0.8
Quebec (Province Of) 5.75% 01-12-2036	0.8
Canada (Government of) 1.5% 01-06-2031	0.8
Total % of Top 10 Holdings	13.2
Total Number of Stock Holdings	283
Total Number of Bond Holdings	1174
Total Number of Other Holdings	439
Total Number of Holdings	1896

Top 5 Sectors

Sector	% Equity
Financials	25.6
Information Technology	16.2
Industrials	15.5
Materials	11.0
Health Care	8.4

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	46.8
Corporate Bonds	43.7
Other Bonds	0.0
Mortgage Backed Securities	8.0
ST Investments (Cash & Other)	0.6
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
Canada	46.4
United States	29.9
United Kingdom	5.1
France	4.2
Germany	2.5

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Disclosure

Notes

Series 5A

75/75: S989

75/100i: M989

100/100r: L989

Series 5B

75/75: S980

75/100i: M980

100/100r: L980

Series 5C

75/75: S985

75/100i: M985

100/100r: L985

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 Sustainable. 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.