

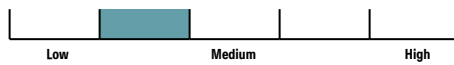
# DFS GIF – Conservative – Desjardins Sustainable

**Fund Category** Canadian Fixed Income Balanced     **Morningstar Return** Low     **Morningstar Risk** AboveAverage     **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** 14.0%  
09-30-2023 to 09-30-2024

**Worst 1 Year Return** -15.4%  
09-30-2021 to 09-30-2022

## Fund Details

Inception Date April 2018

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 10.6

Series 6 NAV \$ 5.74

Series 6 MER % 2.33

Series 7 NAV \$ 5.98

Series 7 MER % 1.84

Series 8 NAV \$ 5.90

Series 8 MER % 1.95

## Additional Fees

Name	Fee
Helios2 – 75/100 i	0.30
Helios2 – 75/100 GLWB	0.95
Helios2 – 100/100 i	0.90

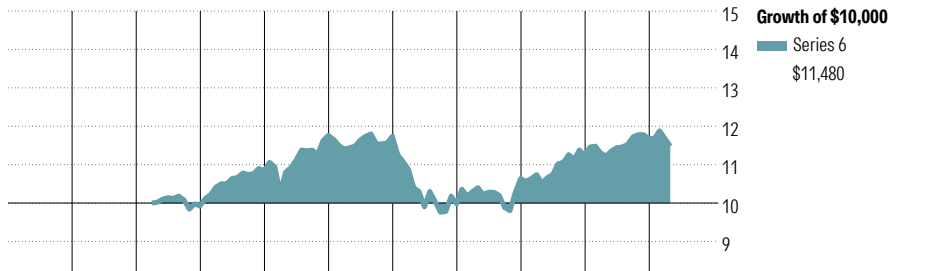
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-3.21
Beta	1.12
R-Squared	97.51
Standard Deviation	5.90
Upside Capture	89.69
Downside Capture	141.20
Information Ratio	-2.70

## Performance Analysis as of March 31, 2026

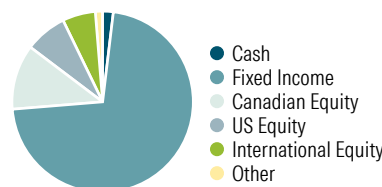


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	-	-	-	9.3	8.5	-0.2	-15.0	6.6	5.6	3.9	-1.7	Series 6
Series 7	-	-	-	9.8	9.0	0.3	-14.7	7.5	6.2	4.5	-1.6	Series 7
Series 8	-	-	-	9.4	8.8	0.3	-14.8	7.1	6.1	4.2	-1.7	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.4	-1.7	-2.0	1.6	3.7	0.1	-	1.8	Series 6
Series 7	-3.4	-1.6	-1.8	2.0	4.2	0.6	-	2.3	Series 7
Series 8	-3.4	-1.7	-1.8	1.9	4.0	0.5	-	2.1	Series 8
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

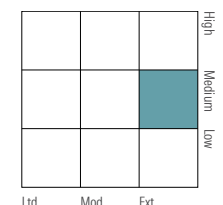


### % Assets

### Equity Style



### Fixed Income Style



### Top 10 Holdings

	% 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
<b>Total Number of Holdings</b>	<b>1896</b>

### Top 5 Sectors

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

### Fixed Income Breakdown

	% 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

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

# DFS GIF – Conservative – Desjardins Sustainable

## Disclosure

### Notes

Series 6A

Helios2 – 75/75 : S986A

Helios2 – 75/100 i : M986A

Helios2 – 100/100 i : T986A

Helios2 – 75/100 GLWB : G986A

Series 6B

Helios2 – 75/75 : S986B

Helios2 – 75/100 i : M986B

Helios2 – 100/100 i : T986B

Helios2 – 75/100 GLWB : G986B

Series 6C

Helios2 – 75/75 : S986C

Helios2 – 75/100 i : M986C

Helios2 – 100/100 i : T986C

Helios2 – 75/100 GLWB : G986C

Series 6D

Helios2 – 75/75 : S986D

Helios2 – 75/100 i : M986D

Helios2 – 100/100 i : T986D

Series 6E

Helios2 – 75/75 : S986E

Helios2 – 75/100 i : M986E

Helios2 – 100/100 i : T986E

Series 7A

Helios2 – 75/75 : S987A

Helios2 – 75/100 i : M987A

Helios2 – 100/100 i : T987A

Helios2 – 75/100 GLWB : G987A

Series 8A

Helios2 – 75/75 : S988A

Helios2 – 75/100 i : M988A

Helios2 – 100/100 i : T988A

Helios2 – 75/100 GLWB : G988A

Series 8B

Helios2 – 75/75 : S988B

Helios2 – 75/100 i : M988B

Helios2 – 100/100 i : T988B

Helios2 – 75/100 GLWB : G988B

Series 8C

Helios2 – 75/75 : S988C

Helios2 – 75/100 i : M988C

Helios2 – 100/100 i : T988C

Helios2 – 75/100 GLWB : G988C

Series 8D

Helios2 – 75/75 : S988D

Helios2 – 75/100 i : M988D

Helios2 – 100/100 i : T988D

Series 8E

Helios2 – 75/75 : S988E

Helios2 – 75/100 i : M988E

Helios2 – 100/100 i : T988E

### 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 - 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.