

DFS GIF – Growth – Franklin Quotential

Fund Category
Global Equity Balanced

Morningstar Return
Average

Morningstar Risk
Average

Morningstar Rating™
★★★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return

37.1%
02-28-2009 to 02-28-2010

Worst 1 Year Return

-33.9%
02-28-2008 to 02-28-2009

Fund Details

Inception Date	October 2000
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	32.1
Series 3 NAV \$	9.85
Series 3 MER %	3.61
Series 5 NAV \$	10.58
Series 5 MER %	3.21

Additional Fees

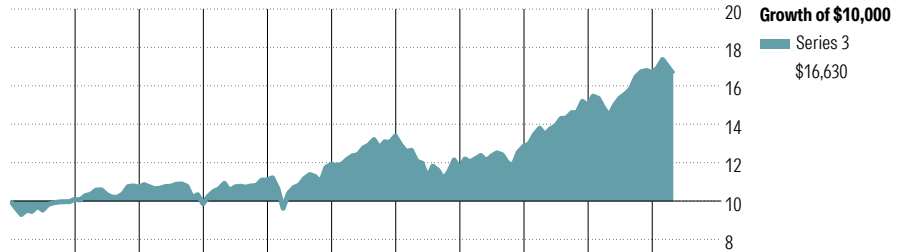
Name	Fee
75/100i	0.50
100/100r	0.70
GMWB	1.20
GLWB GLWB2	1.10 -

Management Company	Franklin Templeton Investments Corp
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.82
Beta	1.06
R-Squared	98.42
Standard Deviation	8.36
Upside Capture	93.50
Downside Capture	132.46
Information Ratio	-3.09

Performance Analysis as of March 31, 2026

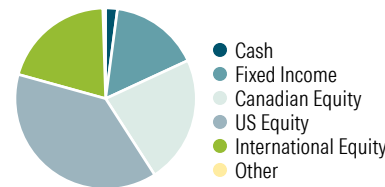


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
0.9	6.3	-8.0	12.5	7.3	12.5	-12.7	10.0	16.6	11.5	-0.4	Series 3
1.2	6.7	-7.6	12.9	7.5	13.1	-12.5	10.4	17.0	11.9	-0.3	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.3	-0.4	1.0	12.1	10.9	6.4	5.7	2.7	Series 3
-4.3	-0.3	1.2	12.6	11.3	6.8	6.1	4.1	Series 5
3	3	3	2	2	2	3	—	Quartile
837	837	837	822	789	771	593	—	No. of Funds in Category

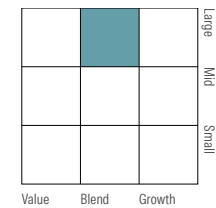
Portfolio Analysis as of March 31, 2026

Asset Mix

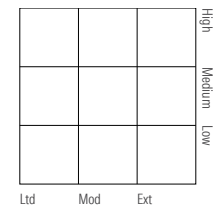


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
FTGF Putnam US Large Cap Value A USDAcc	5.9
NVIDIA Corp	2.5
Apple Inc	2.3
Microsoft Corp	1.8
Royal Bank of Canada	1.3
Amazon.com Inc	1.2
The Toronto-Dominion Bank	1.1
Taiwan Semiconductor Manufacturing	1.0
Meta Platforms Inc Class A	0.9
Shopify Inc Registered Shs -A- Subord Vtg	0.9
Total % of Top 10 Holdings	18.9
Total Number of Stock Holdings	2101
Total Number of Bond Holdings	927
Total Number of Other Holdings	281
Total Number of Holdings	3309

Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	21.4
Financials	18.7
Industrials	12.4
Materials	8.3
Consumer Discretionary	8.0

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	39.0
Corporate Bonds	44.5
Other Bonds	0.0
Mortgage Backed Securities	5.0
ST Investments (Cash & Other)	-6.4
Asset Backed Securities	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	47.3
Canada	28.0
Japan	4.7
South Korea	2.2
Taiwan	2.1

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S339

75/100i: M339

100/100r: L339

Series 5B

75/75: S330

75/100i: M330

100/100r: L330

Series 5C

75/75: S335

75/100i: M335

100/100r: L335

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 – Growth – Quotential. 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.