

DFS GIF – Growth – Franklin Quotential

Fund Category
Global Equity Balanced

Morningstar Return
AboveAverage

Morningstar Risk
AboveAverage

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
27.4%
03-31-2020 to 03-31-2021

Worst 1 Year Return
-12.2%
12-31-2021 to 12-31-2022

Fund Details

Inception Date	February 2014
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	32.1
Series 6 NAV \$	9.89
Series 6 MER %	2.84
Series 7 NAV \$	10.49
Series 7 MER %	2.47
Series 8 NAV \$	8.52
Series 8 MER %	2.49

Additional Fees

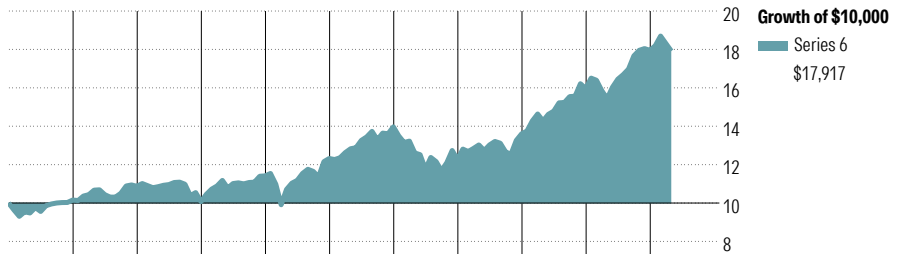
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	-

Management Company	Franklin Templeton Investments Corp
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.07
Beta	1.07
R-Squared	98.24
Standard Deviation	8.40
Upside Capture	96.64
Downside Capture	129.37
Information Ratio	-2.20

Performance Analysis as of March 31, 2026

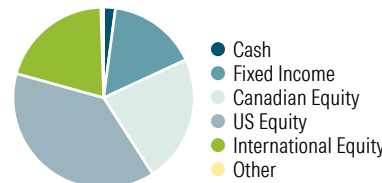


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	1.6	7.0	-7.3	13.3	7.9	13.4	-12.2	10.9	17.3	12.5	-0.2	Series 6
Series 7	2.0	7.5	-6.9	13.9	8.5	14.0	-11.6	11.5	17.9	13.0	-0.1	Series 7
Series 8	-	-	-	13.7	8.5	13.7	-11.9	11.3	17.8	12.8	-0.1	Series 8

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.2	-0.2	1.4	13.0	11.7	7.2	6.5	5.8	Series 6
Series 7	-4.1	-0.1	1.7	13.5	12.3	7.8	7.0	6.3	Series 7
Series 8	-4.1	-0.1	1.7	13.4	12.1	7.6	-	6.9	Series 8
Quartile	3	2	2	2	1	1	2	-	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	-	No. of Funds in Category

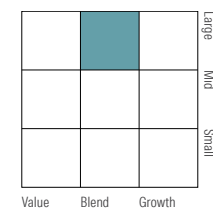
Portfolio Analysis as of March 31, 2026

Asset Mix

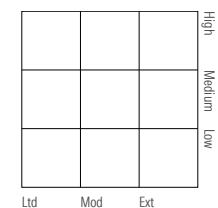


% Assets

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 6A

Helios2 – 75/75 : S336A
Helios2 – 75/100 i : M336A

Series 6B

Helios2 – 75/75 : S336B
Helios2 – 75/100 i : M336B

Series 6C

Helios2 – 75/75 : S336C
Helios2 – 75/100 i : M336C

Series 7A

Helios2 – 75/75 : S337A
Helios2 – 75/100 i : M337A

Series 8A

Helios2 – 75/75 : S338A
Helios2 – 75/100 i : M338A

Series 8B

Helios2 – 75/75 : S338B
Helios2 – 75/100 i : M338B

Series 8C

Helios2 – 75/75 : S338C
Helios2 – 75/100 i : M338C

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 - 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.