

DFS GIF – Growth – Desjardins Sustainable

Fund Category Global Neutral Balanced **Morningstar Return** Low **Morningstar Risk** Above Average **Morningstar Rating™** ★

Investment Objective

To provide long-term capital appreciation and to a lesser extent, income. The Fund invests 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 23.7%
03-31-2020 to 03-31-2021

Worst 1 Year Return -16.9%
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 \$ 6.64
Series 5 MER % 2.95

Additional Fees

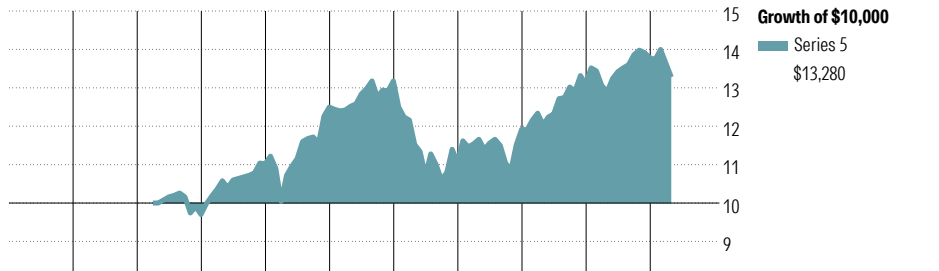
Name	Fee
75/100i	0.45
100/100r	0.50
GMWB	1.00
GLWB GLWB2	1.00 1.10

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-6.92
Beta	1.23
R-Squared	96.22
Standard Deviation	7.90
Upside Capture	85.86
Downside Capture	168.44
Information Ratio	-2.78

Performance Analysis as of March 31, 2026

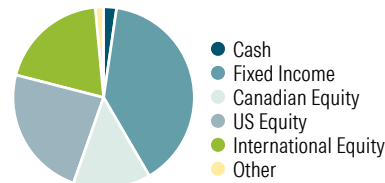


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	-	-	-	13.6	13.4	5.4	-16.1	7.8	9.9	5.2	-3.6	Series 5

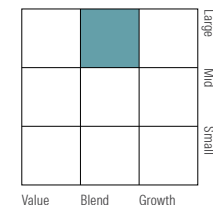
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-5.1	-3.6	-4.2	1.7	4.8	1.3	—	3.6	Series 5
Quartile	4	4	4	4	4	4	—	—	Quartile
No. of Funds in Category	811	811	811	811	752	715	503	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

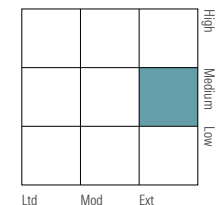
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Company	% Assets
NVIDIA Corp	1.5
Microsoft Corp	1.5
Desjardins Sustainable Canadian Equity Plus Fund, Canada (Government of) 3.5% 01-03-2028	1.5
Royal Bank of Canada	1.3
Canada (Government of) 3.25% 01-12-2034	1.0
Apple Inc	0.9
Agnico Eagle Mines Ltd	0.8
Mastercard Inc Class A	0.8
Alphabet Inc Class A	0.8
Total % of Top 10 Holdings	11.0
Total Number of Stock Holdings	342
Total Number of Bond Holdings	1594
Total Number of Other Holdings	567
Total Number of Holdings	2503

Top 5 Sectors

Sector	% Equity
Information Technology	21.5
Financials	20.1
Industrials	16.3
Health Care	10.3
Consumer Staples	7.7

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	51.9
Corporate Bonds	38.2
Other Bonds	0.0
Mortgage Backed Securities	6.7
ST Investments (Cash & Other)	1.7
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
United States	41.4
Canada	24.3
United Kingdom	6.7
France	5.2
Taiwan	3.3

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Disclosure

Notes

Series 5A
75/75: S999
75/100i: M999
100/100r: L999

Series 5B
75/75: S990
75/100i: M990
100/100r: L990

Series 5C
75/75: S995
75/100i: M995
100/100r: L995

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 – 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.