

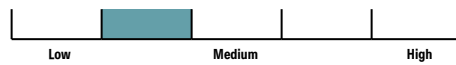
# DFS GIF – Growth – Desjardins Sustainable

**Fund Category** Global Neutral Balanced      **Morningstar Return** Low      **Morningstar Risk** AboveAverage      **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** 23.9%  
03-31-2020 to 03-31-2021

**Worst 1 Year Return** -16.4%  
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 47.1

Series 6 NAV \$ 6.81

Series 6 MER % 2.49

Series 7 NAV \$ 7.07

Series 7 MER % 2.01

Series 8 NAV \$ 7.01

Series 8 MER % 2.12

## Additional Fees

Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.35
Helios2 – 100/100 i	1.15

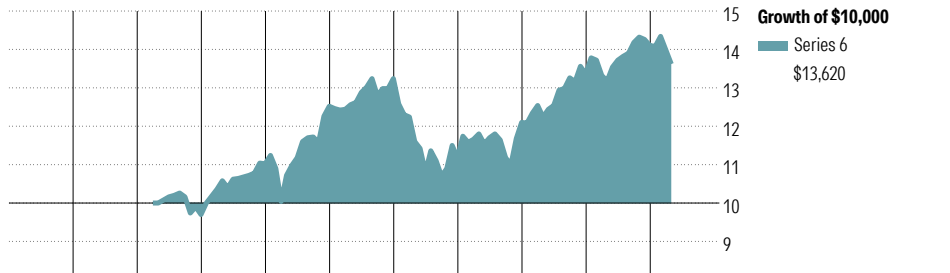
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-6.40
Beta	1.23
R-Squared	96.22
Standard Deviation	7.87
Upside Capture	88.21
Downside Capture	165.44
Information Ratio	-2.57

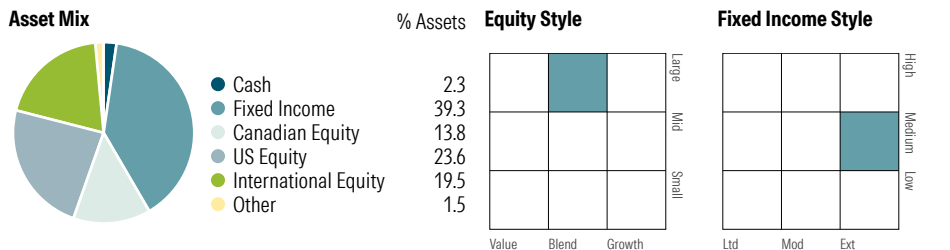
## Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	–	–	–	13.6	13.6	5.8	-15.6	8.2	10.4	5.5	-3.4	Series 6
Series 7	–	–	–	14.2	14.0	6.3	-15.3	8.8	11.1	5.9	-3.3	Series 7
Series 8	–	–	–	14.0	13.9	6.2	-15.2	8.6	10.8	5.8	-3.3	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-5.0	-3.4	-3.9	2.3	5.3	1.8	–	4.0	Series 6
Series 7	-5.0	-3.3	-3.8	2.8	5.8	2.3	–	4.5	Series 7
Series 8	-5.0	-3.3	-3.8	2.6	5.7	2.2	–	4.4	Series 8
Quartile	4	4	4	4	4	4	–	–	
No. of Funds in Category	811	811	811	811	752	715	503	–	

## Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Top 5 Sectors	% Equity
NVIDIA Corp	1.5	Information Technology	21.5
Microsoft Corp	1.5	Financials	20.1
Desjardins Sustainable Canadian Equity Plus Fund, Canada (Government of) 3.5% 01-03-2028	1.5	Industrials	16.3
Royal Bank of Canada	1.3	Health Care	10.3
Canada (Government of) 3.25% 01-12-2034	1.0	Consumer Staples	7.7
Apple Inc	0.9	<b>Fixed Income Breakdown</b>	<b>% Fixed Income</b>
Agnico Eagle Mines Ltd	0.8	Government Bonds	51.9
Mastercard Inc Class A	0.8	Corporate Bonds	38.2
Alphabet Inc Class A	0.8	Other Bonds	0.0
Total % of Top 10 Holdings	11.0	Mortgage Backed Securities	6.7
Total Number of Stock Holdings	342	ST Investments (Cash & Other)	1.7
Total Number of Bond Holdings	1594	Asset Backed Securities	0.0
Total Number of Other Holdings	567	<b>Geographic Allocations</b>	<b>% Stocks</b>
<b>Total Number of Holdings</b>	<b>2503</b>	United States	41.4
		Canada	24.3
		United Kingdom	6.7
		France	5.2
		Taiwan	3.3

# DFS GIF – Growth – Desjardins Sustainable

## Disclosure

### Notes

Series 6A

Helios2 – 75/75 : S996A

Helios2 – 75/100 i : M996A

Helios2 – 100/100 i : T996A

Helios2 – 75/100 GLWB : G996A

Series 6B

Helios2 – 75/75 : S996B

Helios2 – 75/100 i : M996B

Helios2 – 100/100 i : T996B

Helios2 – 75/100 GLWB : G996B

Series 6C

Helios2 – 75/75 : S996C

Helios2 – 75/100 i : M996C

Helios2 – 100/100 i : T996C

Helios2 – 75/100 GLWB : G996C

Series 6D

Helios2 – 75/75 : S996D

Helios2 – 75/100 i : M996D

Helios2 – 100/100 i : T996D

Series 6E

Helios2 – 75/75 : S996E

Helios2 – 75/100 i : M996E

Helios2 – 100/100 i : T996E

Series 7A

Helios2 – 75/75 : S997A

Helios2 – 75/100 i : M997A

Helios2 – 100/100 i : T997A

Helios2 – 75/100 GLWB : G997A

Series 8A

Helios2 – 75/75 : S998A

Helios2 – 75/100 i : M998A

Helios2 – 100/100 i : T998A

Helios2 – 75/100 GLWB : G998A

Series 8B

Helios2 – 75/75 : S998B

Helios2 – 75/100 i : M998B

Helios2 – 100/100 i : T998B

Helios2 – 75/100 GLWB : G998B

Series 8C

Helios2 – 75/75 : S998C

Helios2 – 75/100 i : M998C

Helios2 – 100/100 i : T998C

Helios2 – 75/100 GLWB : G998C

Series 8D

Helios2 – 75/75 : S998D

Helios2 – 75/100 i : M998D

Helios2 – 100/100 i : T998D

Series 8E

Helios2 – 75/75 : S998E

Helios2 – 75/100 i : M998E

Helios2 – 100/100 i : T998E

### 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 - 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.