

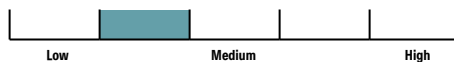
DFS GIF – Growth – Desjardins Wise ETF

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

Investment Objective

To provide a long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in equity and fixed-income securities throughout the world.

Volatility Analysis



Best 1 Year Return 19.5%
10-31-2023 to 10-31-2024

Worst 1 Year Return -14.0%
09-30-2021 to 09-30-2022

Fund Details

Inception Date November 2020
Series 5 Min. Investment \$ 1000
Subsequent Investment \$ 500
Total Assets \$Mil N/A
Series 5 NAV \$ 6.30
Series 5 MER % 2.61

Additional Fees

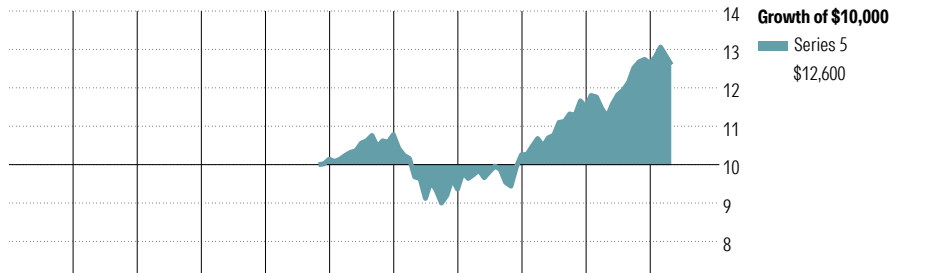
Name Fee
75/100i 0.45
100/100r 0.45
GMWB 1.00
GLWB|GLWB2 1.00|1.10

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr
Alpha -2.43
Beta 1.14
R-Squared 98.53
Standard Deviation 7.19
Upside Capture 101.50
Downside Capture 136.50
Information Ratio -1.40

Performance Analysis as of March 31, 2026

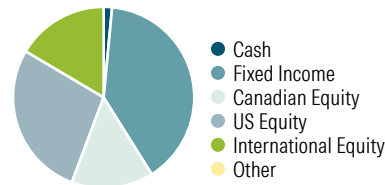


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	6.3	-13.2	9.6	12.1	9.9	-0.3	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.5	-0.3	0.6	9.9	9.0	4.2	—	4.4	Series 5
3	3	3	2	2	3	—	—	Quartile
811	811	811	811	752	715	503	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

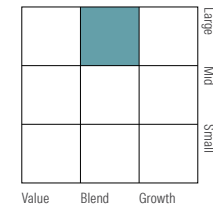
Asset Mix



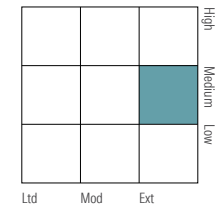
% Assets

Cash 1.5
Fixed Income 39.6
Canadian Equity 14.6
US Equity 27.8
International Equity 16.5
Other 0.0

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
iShares Broad USD High Yield Corp Bd ETF	5.9
NVIDIA Corp	1.8
Apple Inc	1.6
Microsoft Corp	1.2
Royal Bank of Canada	1.0
Amazon.com Inc	0.9
Alphabet Inc Class A	0.8
The Toronto-Dominion Bank	0.7
Alphabet Inc Class C	0.7
Broadcom Inc	0.6
Total % of Top 10 Holdings	15.3
Total Number of Stock Holdings	3026
Total Number of Bond Holdings	13126
Total Number of Other Holdings	1207
Total Number of Holdings	17359

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	20.2
Information Technology	19.6
Industrials	12.5
Consumer Discretionary	8.0
Materials	8.0

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	41.0
Corporate Bonds	55.3
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	4.3
Asset Backed Securities	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	47.2
Canada	24.8
Japan	5.7
United Kingdom	3.3
Switzerland	2.2

DFS GIF – Growth – Desjardins Wise ETF

Disclosure

Notes	Disclosure	
Series 5A 75/75: S109 75/100i: M109 100/100r: L109	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 Wise ETF. 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.
Series 5B 75/75: S100 75/100i: M100 100/100r: L100		
Series 5C 75/75: S105 75/100i: M105 100/100r: L105		