

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
20.1%
10-31-2023 to 10-31-2024

Worst 1 Year Return
-13.7%
09-30-2021 to 09-30-2022

Fund Details

Inception Date	November 2020
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	N/A
Series 8 Min. Investment \$	N/A
Subsequent Investment \$	500
Total Assets \$Mil	N/A
Series 6 NAV \$	6.43
Series 6 MER %	2.41
Series 7 NAV \$	N/A
Series 7 MER %	N/A
Series 8 NAV \$	N/A
Series 8 MER %	N/A

Additional Fees

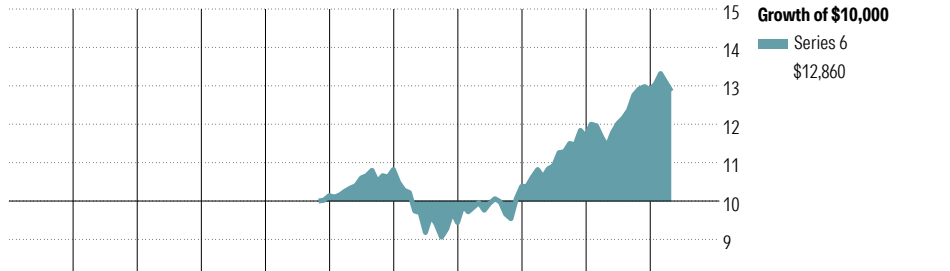
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	1.15

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.11
Beta	1.14
R-Squared	98.40
Standard Deviation	7.21
Upside Capture	103.18
Downside Capture	134.66
Information Ratio	-1.06

Performance Analysis as of March 31, 2026

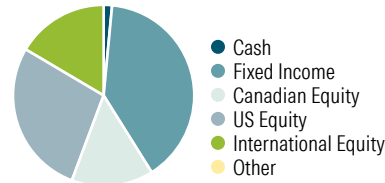


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	6.7	-12.8	10.0	12.5	10.4	-0.3	as at March 31, 2026
											Series 6

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.5	-0.3	0.8	10.3	9.3	4.6	—	4.8	Series 6
3	3	3	1	2	3	—	—	Quartile
811	811	811	811	752	715	503	—	No. of Funds in Category

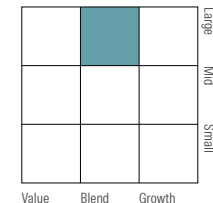
Portfolio Analysis as of March 31, 2026

Asset Mix

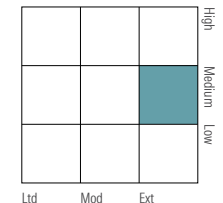


% Assets

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

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Disclosure

Notes

Series 6A
 Helios2 – 75/75 : S106A
 Helios2 – 75/100 i : M106A
 Helios2 – 100/100 i : T106A
 Helios2 - 75/100 GLWB : G106A
 Series 6B
 Helios2 – 75/75 : S106B
 Helios2 – 75/100 i : M106B
 Helios2 – 100/100 i : T106B
 Helios2 - 75/100 GLWB : G106B
 Series 6C
 Helios2 – 75/75 : S106C
 Helios2 – 75/100 i : M106C
 Helios2 – 100/100 i : T106C
 Helios2 - 75/100 GLWB : G106C
 Series 6D
 Helios2 – 75/75 : S106D
 Helios2 – 75/100 i : M106D
 Helios2 – 100/100 i : T106D
 Series 6E
 Helios2 – 75/75 : S106E
 Helios2 – 75/100 i : M106E
 Helios2 – 100/100 i : T106E

Series 7A
 Helios2 – 75/75 : S107A
 Helios2 – 75/100 i : M107A
 Helios2 – 100/100 i : T107A
 Helios2 - 75/100 GLWB : G107A

Series 8A
 Helios2 – 75/75 : S108A
 Helios2 – 75/100 i : M108A
 Helios2 – 100/100 i : T108A
 Helios2 - 75/100 GLWB : G108A

Series 8B
 Helios2 – 75/75 : S108B
 Helios2 – 75/100 i : M108B
 Helios2 – 100/100 i : T108B
 Helios2 - 75/100 GLWB : G108B

Series 8C
 Helios2 – 75/75 : S108C
 Helios2 – 75/100 i : M108C
 Helios2 – 100/100 i : T108C
 Helios2 - 75/100 GLWB : G108C

Series 8D
 Helios2 – 75/75 : S108D
 Helios2 – 75/100 i : M108D
 Helios2 – 100/100 i : T108D

Series 8E
 Helios2 – 75/75 : S108E
 Helios2 – 75/100 i : M108E
 Helios2 – 100/100 i : T108E

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 Wise ETF. 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.