

DFS GIF – Growth RS – NEI Select

Fund Category Global Equity Balanced **Morningstar Return** BelowAverage **Morningstar Risk** AboveAverage **Morningstar Rating™** ★★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of individual underlying funds in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return 33.4%
03-31-2020 to 03-31-2021

Worst 1 Year Return -30.9%
02-28-2008 to 02-28-2009

Fund Details

Inception Date January 2002

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 108.5

Series 3 NAV \$ 11.83

Series 3 MER % 3.68

Series 5 NAV \$ 13.45

Series 5 MER % 2.96

Additional Fees

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

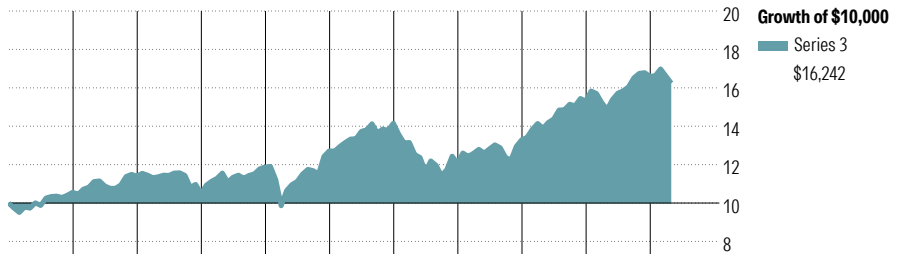
Management Company NEI Investments

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-4.93
Beta	0.99
R-Squared	97.22
Standard Deviation	7.84
Upside Capture	81.98
Downside Capture	125.79
Information Ratio	-4.29

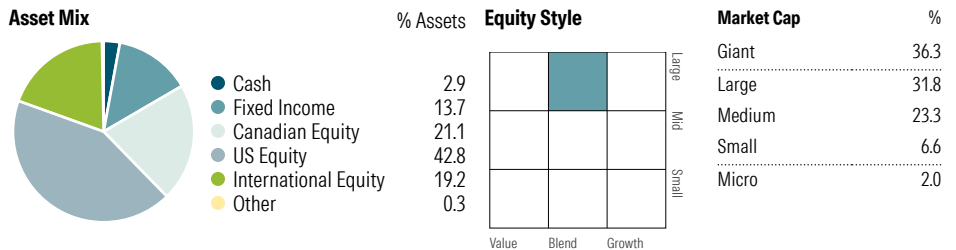
Performance Analysis as of March 31, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
5.6	7.9	-8.0	13.2	7.1	11.3	-14.7	10.1	15.2	8.4	-2.2	Series 3
6.3	8.7	-7.3	13.9	7.9	12.1	-14.2	10.9	16.2	9.1	-2.0	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.4	-2.2	-1.7	6.7	8.9	4.3	5.2	3.6	Series 3
-4.3	-2.0	-1.2	7.5	9.7	5.1	5.9	4.1	Series 5
3	4	4	3	3	4	4	—	Quartile
837	837	837	822	789	771	593	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Avantis Responsible International Eq ETF	3.9	Information Technology	22.6
Nuveen ESG Large-Cap Growth ETF	2.8	Financials	16.5
NVIDIA Corp	2.4	Industrials	11.6
Microsoft Corp	2.3	Health Care	9.2
Apple Inc	2.1	Consumer Discretionary	9.1
Alphabet Inc Class C	1.7	Communication Services	7.1
Amazon.com Inc	1.3	Materials	6.5
Broadcom Inc	1.1	Utilities	6.4
Royal Bank of Canada	0.8	Consumer Staples	5.3
Gilead Sciences Inc	0.8	Energy	4.0
Total % of Top 10 Holdings	19.2	Real Estate	1.6
Total Number of Stock Holdings	4391	Unclassified	0.0
Total Number of Bond Holdings	1341		
Total Number of Other Holdings	360		
Total Number of Holdings	6092	Geographic Allocations	% Stocks
		United States	51.8
		Canada	25.7
		United Kingdom	3.8
		Japan	3.3
		France	2.0

DFS GIF – Growth RS – NEI Select

Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S539

75/100i: M539

100/100r: L539

Series 5B

75/75: S530

75/100i: M530

100/100r: L530

Series 5C

75/75: S535

75/100i: M535

100/100r: L535

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 RS – NEI Select. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed

Investment nds 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.