

DFS GIF – Growth and Income – NEI

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

Investment Objective

To provide a consistent stream of income and capital appreciation by investing primarily in a mix of Canadian equities and fixed income securities.

Volatility Analysis



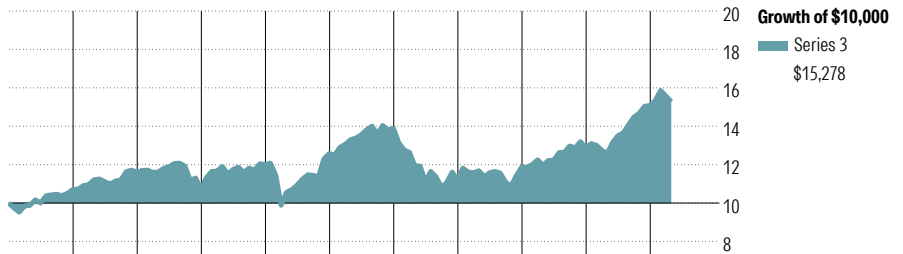
Best 1 Year Return 32.1%
03-31-2020 to 03-31-2021

Worst 1 Year Return -30.6%
02-28-2008 to 02-28-2009

Fund Details

Inception Date December 2006
Series 3 Min. Investment \$ 500
Series 5 Min. Investment \$ 500
Subsequent Investment \$ 50
Total Assets \$Mil 148.0
Series 3 NAV \$ 8.87
Series 3 MER % 3.64
Series 5 NAV \$ 9.99
Series 5 MER % 2.94

Performance Analysis as of March 31, 2026

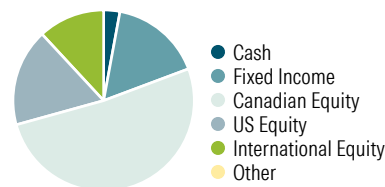


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 3	6.9	8.6	-7.7	12.1	4.7	10.5	-19.5	6.0	8.6	17.0	1.4	Series 3
Series 5	7.6	9.3	-7.1	12.7	5.5	11.3	-18.9	6.6	9.4	17.8	1.5	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 3	-3.7	1.4	5.6	19.9	9.7	3.2	4.5	3.0	Series 3
Series 5	-3.6	1.5	6.1	20.7	10.5	3.9	5.2	4.0	Series 5
Quartile	1	1	1	1	3	4	4	—	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	—	No. of Funds in Category

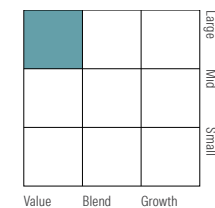
Portfolio Analysis as of March 31, 2026

Asset Mix

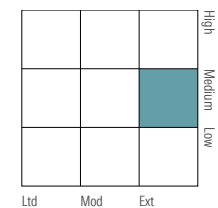


% Assets

Equity Style



Fixed Income Style



Additional Fees

Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	1.00 1.10

Management Company NEI Investments
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-3.87
Beta		0.96
R-Squared		85.96
Standard Deviation		8.01
Upside Capture		84.97
Downside Capture		122.66
Information Ratio		-1.57

Top 10 Holdings

Company	% Assets
Bank of Nova Scotia	2.0
Magna International Inc	2.0
Linamar Corp	2.0
Nutrien Ltd	2.0
The Toronto-Dominion Bank	1.9
Rogers Communications Inc Shs -B- Non-Voting	1.9
Royal Bank of Canada	1.8
Manulife Financial Corp	1.7
Bank of Montreal	1.7
Canadian Tire Corp Ltd Class A	1.6
Total % of Top 10 Holdings	18.6
Total Number of Stock Holdings	362
Total Number of Bond Holdings	168
Total Number of Other Holdings	95
Total Number of Holdings	625

Top 5 Sectors

Sector	% Equity
Financials	21.4
Industrials	13.5
Materials	11.8
Communication Services	11.2
Consumer Discretionary	10.7

Fixed Income Breakdown

Category	Percbond
Government Bonds	52.4
Corporate Bonds	42.1
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	5.4
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
Canada	63.7
United States	21.5
Japan	2.8
United Kingdom	2.5
France	1.5

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Disclosure

Notes	Disclosure	
<p>*Fund closed to additional Deposits and switches.</p>	<p>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 and Income – NEI. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed</p>	<p>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.</p>
<p>Series 5A 75/75: S589 75/100i: M589 100/100r: L589</p>		
<p>Series 5B 75/75: S580 75/100i: M580 100/100r: L580</p>		
<p>Series 5C 75/75: S585 75/100i: M585 100/100r: L585</p>		