

DFS GIF – Growth and Income – NEI

Fund Category
Global Equity Balanced

Morningstar Return
BelowAverage

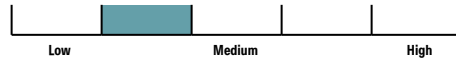
Morningstar Risk
AboveAverage

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

33.2%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-20.4%
10-31-2021 to 10-31-2022

Fund Details

Inception Date	February 2014
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	148.0
Series 6 NAV \$	8.89
Series 6 MER %	2.73
Series 7 NAV \$	9.45
Series 7 MER %	1.75
Series 8 NAV \$	7.24
Series 8 MER %	2.41

Additional Fees

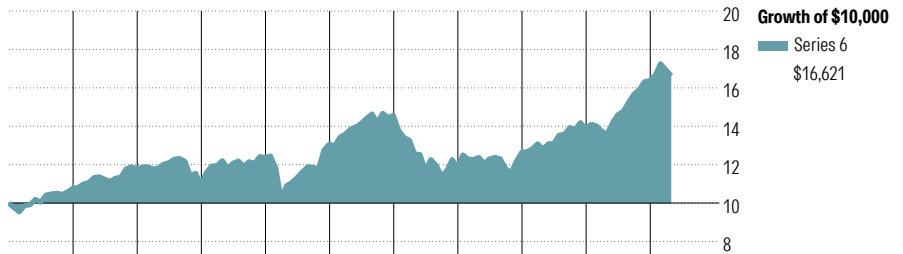
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.50
Helios2 – 100/100 i	1.35

Management Company	NEI Investments
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.00
Beta	0.96
R-Squared	85.98
Standard Deviation	8.02
Upside Capture	88.06
Downside Capture	117.92
Information Ratio	-1.25

Performance Analysis as of March 31, 2026

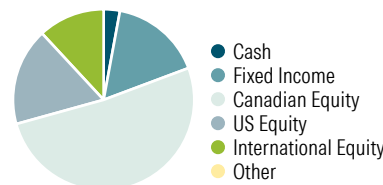


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	7.7	9.4	-7.0	13.0	5.6	11.4	-18.7	6.8	9.8	18.1	1.5	as at March 31, 2026
Series 7	8.3	9.9	-6.4	13.3	6.2	12.2	-18.4	7.4	10.1	18.8	1.6	Series 6
Series 8	—	—	—	13.3	5.9	12.0	-18.5	7.3	9.9	18.5	1.7	Series 7

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.7	1.5	6.1	21.0	10.7	4.1	5.3	4.9	Series 6
Series 7	-3.7	1.6	6.3	21.5	11.3	4.6	5.9	5.4	Series 7
Series 8	-3.6	1.7	6.3	21.3	11.0	4.5	—	4.8	Series 8
Quartile	1	1	1	1	2	4	3	—	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	—	No. of Funds in Category

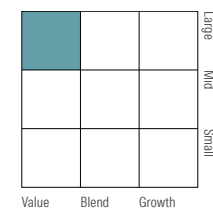
Portfolio Analysis as of March 31, 2026

Asset Mix

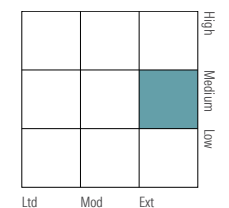


% Assets

Equity Style



Fixed Income Style



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

DFS GIF – Growth and Income – NEI

Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 6A

Helios2 – 75/75 : S586A

Helios2 – 75/100 i : M586A

Helios2 – 100/100 i : T586A

Helios2 – 75/100 GLWB : G586A

Series 6B

Helios2 – 75/75 : S586B

Helios2 – 75/100 i : M586B

Helios2 – 100/100 i : T586B

Helios2 – 75/100 GLWB : G586B

Series 6C

Helios2 – 75/75 : S586C

Helios2 – 75/100 i : M586C

Helios2 – 100/100 i : T586C

Helios2 – 75/100 GLWB : G586C

Series 6D

Helios2 – 75/75 : S586D

Helios2 – 75/100 i : M586D

Helios2 – 100/100 i : T586D

Series 6E

Helios2 – 75/75 : S586E

Helios2 – 75/100 i : M586E

Helios2 – 100/100 i : T586E

Series 7A

Helios2 – 75/75 : S587A

Helios2 – 75/100 i : M587A

Helios2 – 100/100 i : T587A

Helios2 – 75/100 GLWB : G587A

Series 8A

Helios2 – 75/75 : S588A

Helios2 – 75/100 i : M588A

Helios2 – 100/100 i : T588A

Helios2 – 75/100 GLWB : G588A

Series 8B

Helios2 – 75/75 : S588B

Helios2 – 75/100 i : M588B

Helios2 – 100/100 i : T588B

Helios2 – 75/100 GLWB : G588B

Series 8C

Helios2 – 75/75 : S588C

Helios2 – 75/100 i : M588C

Helios2 – 100/100 i : T588C

Helios2 – 75/100 GLWB : G588C

Series 8D

Helios2 – 75/75 : S588D

Helios2 – 75/100 i : M588D

Helios2 – 100/100 i : T588D

Series 8E

Helios2 – 75/75 : S588E

Helios2 – 75/100 i : M588E

Helios2 – 100/100 i : T588E

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 and Income – NEI. 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.