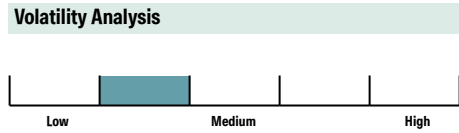


# DFS GIF – Balanced – Desjardins Wise ETF

<b>Fund Category</b> Global Neutral Balanced	<b>Morningstar Return</b> -	<b>Morningstar Risk</b> -	<b>Morningstar Rating™</b> -
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**Investment Objective**  
To achieve a balance between long-term capital appreciation and income. Consequently, the fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.



<b>Best 1 Year Return</b> 9.7% 02-28-2025 to 02-28-2026	<b>Worst 1 Year Return</b> 7.3% 01-31-2025 to 01-31-2026
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**Fund Details**

Inception Date	November 2024
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	N/A
Series 5 NAV \$	5.37
Series 5 MER %	2.64

**Additional Fees**

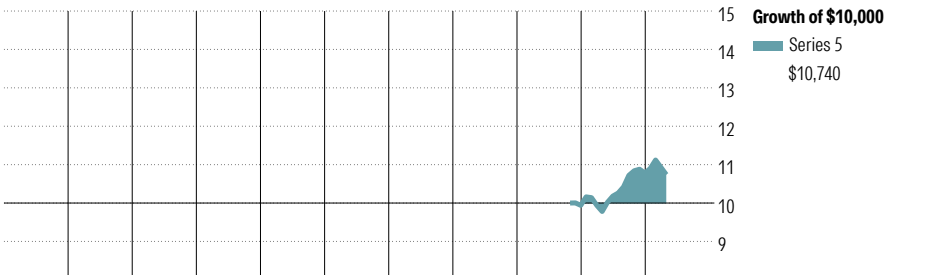
Name	Fee
75/100i	0.40
100/100r	0.40
GMWB	0.90
GLWB GLWB2	0.95 1.00

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

**Risk and Return Statistics**

	3 Yr
Alpha	-
Beta	-
R-Squared	-
Standard Deviation	-
Upside Capture	-
Downside Capture	-
Information Ratio	-

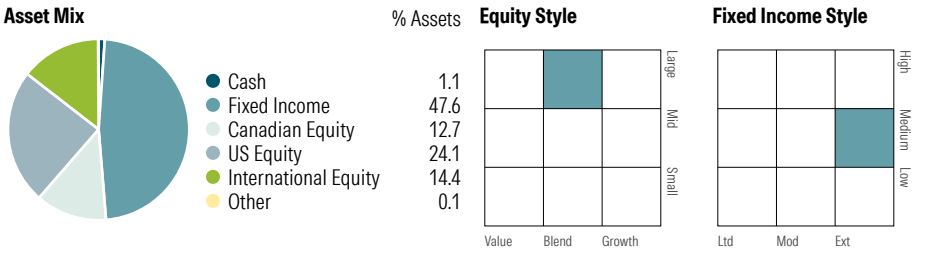
**Performance Analysis as of March 31, 2026**



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	-	-	8.5	-0.4	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	<b>Trailing Return %</b>
-3.4	-0.4	0.2	8.0	-	-	-	5.5	Series 5
2	3	3	3	-	-	-	-	Quartile
1852	1838	1810	1761	1600	1316	760	-	No. of Funds in Category

**Portfolio Analysis as of March 31, 2026**



**Top 10 Holdings** % Assets

iShares Broad USD High Yield Corp Bd ETF	7.1
NVIDIA Corp	1.6
Apple Inc	1.4
Microsoft Corp	1.1
Royal Bank of Canada	0.9
Amazon.com Inc	0.8
Alphabet Inc Class A	0.7
The Toronto-Dominion Bank	0.6
Alphabet Inc Class C	0.6
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	1206
<b>Total Number of Holdings</b>	<b>17358</b>

**Top 5 Sectors** % Equity

Financials	20.2
Information Technology	19.5
Industrials	12.5
Consumer Discretionary	8.0
Materials	8.0

**Fixed Income Breakdown** % Fixed Income

Government Bonds	41.5
Corporate Bonds	56.1
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	3.0
Asset Backed Securities	0.0

**Geographic Allocations** % Stocks

United States	47.1
Canada	24.9
Japan	5.8
United Kingdom	3.3
Switzerland	2.2

# DFS GIF – Balanced – Desjardins Wise ETF

## Disclosure

Notes	Disclosure	
Series 5A 75/75: S139 75/100i: M139 100/100r: L139	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 – Balanced - 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: S130 75/100i: M130 100/100r: L130		
Series 5C 75/75: S135 75/100i: M135 100/100r: L135		