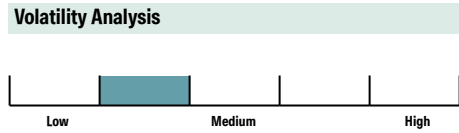


DFS GIF – Balanced – Desjardins Wise ETF

Fund Category Global Neutral Balanced
Morningstar Return -
Morningstar Risk -
Morningstar Rating™ -

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.



Best 1 Year Return 9.8%
 02-28-2025 to 02-28-2026
Worst 1 Year Return 7.5%
 01-31-2025 to 01-31-2026

Fund Details
 Inception Date November 2024
 Series 6 Min. Investment \$ 1000
 Series 7 Min. Investment \$ 1000
 Series 8 Min. Investment \$ 1000
 Subsequent Investment \$ 500
 Total Assets \$Mil 0.8
 Series 6 NAV \$ 5.40
 Series 6 MER % 2.30
 Series 7 NAV \$ 5.43
 Series 7 MER % 1.78
 Series 8 NAV \$ 5.42
 Series 8 MER % 1.95

Additional Fees

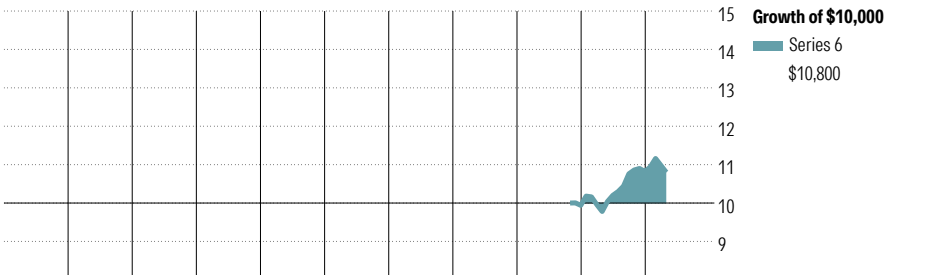
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.20
Helios2 – 100/100 i	0.95

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	-

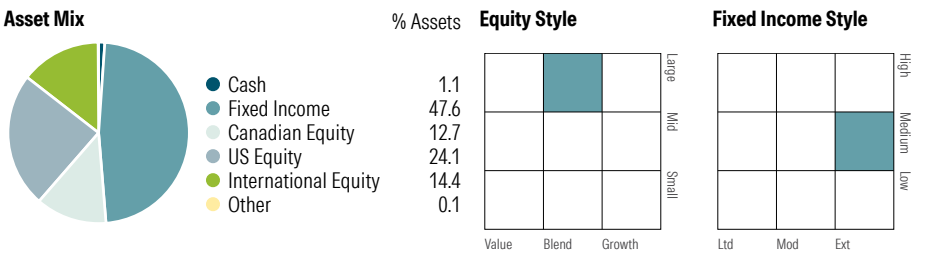
Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	-	-	-	-	-	-	-	-	-	8.9	-0.2	Series 6
Series 7	-	-	-	-	-	-	-	-	-	9.4	-0.4	Series 7
Series 8	-	-	-	-	-	-	-	-	-	9.2	-0.4	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.2	-0.2	0.4	8.4	-	-	-	5.9	Series 6
Series 7	-3.4	-0.4	0.6	9.0	-	-	-	6.3	Series 7
Series 8	-3.2	-0.4	0.6	8.8	-	-	-	6.2	Series 8
Quartile	2	3	3	2	-	-	-	-	Quartile
No. of Funds in Category	1852	1838	1810	1761	1600	1316	760	-	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings

Holder	% 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
Total Number of Holdings	17358

Top 5 Sectors

Sector	% Equity
Financials	20.2
Information Technology	19.5
Industrials	12.5
Consumer Discretionary	8.0
Materials	8.0

Fixed Income Breakdown

Category	% 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

Region	% 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

Series 6A

Helios2 – 75/75 : S136A

Helios2 – 75/100 i : M136A

Helios2 – 100/100 i : T136A

Helios2 - 75/100 GLWB : G136A

Series 6B

Helios2 – 75/75 : S136B

Helios2 – 75/100 i : M136B

Helios2 – 100/100 i : T136B

Helios2 - 75/100 GLWB : G136B

Series 6C

Helios2 – 75/75 : S136C

Helios2 – 75/100 i : M136C

Helios2 – 100/100 i : T136C

Helios2 - 75/100 GLWB : G136C

Series 6D

Helios2 – 75/75 : S136D

Helios2 – 75/100 i : M136D

Helios2 – 100/100 i : T136D

Series 6E

Helios2 – 75/75 : S136E

Helios2 – 75/100 i : M136E

Helios2 – 100/100 i : T136E

Series 7A

Helios2 – 75/75 : S137A

Helios2 – 75/100 i : M137A

Helios2 – 100/100 i : T137A

Helios2 - 75/100 GLWB : G137A

Series 8A

Helios2 – 75/75 : S138A

Helios2 – 75/100 i : M138A

Helios2 – 100/100 i : T138A

Helios2 - 75/100 GLWB : G138A

Series 8B

Helios2 – 75/75 : S138B

Helios2 – 75/100 i : M138B

Helios2 – 100/100 i : T138B

Helios2 - 75/100 GLWB : G138B

Series 8C

Helios2 – 75/75 : S138C

Helios2 – 75/100 i : M138C

Helios2 – 100/100 i : T138C

Helios2 - 75/100 GLWB : G138C

Series 8D

Helios2 – 75/75 : S138D

Helios2 – 75/100 i : M138D

Helios2 – 100/100 i : T138D

Series 8E

Helios2 – 75/75 : S138E

Helios2 – 75/100 i : M138E

Helios2 – 100/100 i : T138E

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 – Balanced – 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.