

DFS GIF – Canadian Balanced – Fiera Capital

Fund Category Canadian Equity Balanced **Morningstar Return** Average **Morningstar Risk** Low **Morningstar Rating™** ★★★

Investment Objective

To provide investors with a balance of capital growth and interest income by investing primarily in Canadian fixed income and equity securities.

Volatility Analysis



Best 1 Year Return 18.4%
03-31-2020 to 03-31-2021

Worst 1 Year Return -7.3%
02-28-2015 to 02-29-2016

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 205.7

Series 6 NAV \$ 9.72

Series 6 MER % 2.40

Series 7 NAV \$ 10.35

Series 7 MER % 2.13

Series 8 NAV \$ 8.37

Series 8 MER % 2.07

Additional Fees

Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.30
Helios2 – 100/100 i	1.15

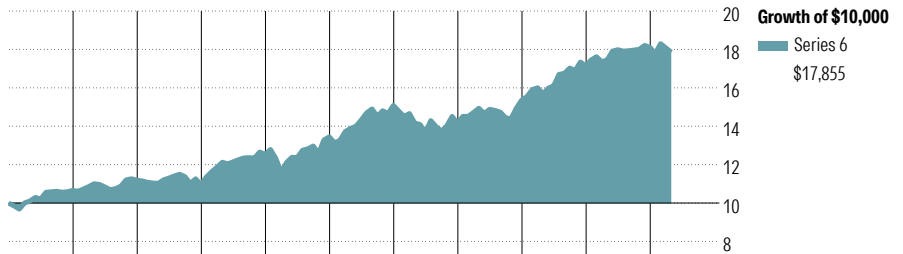
Management Company Fiera Capital Inc.

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-3.82
Beta		0.57
R-Squared		71.30
Standard Deviation		5.78
Upside Capture		46.18
Downside Capture		55.84
Information Ratio		-2.00

Performance Analysis as of March 31, 2026

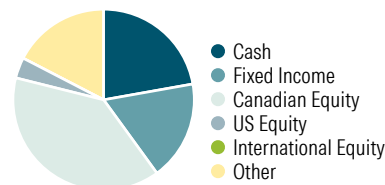


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	6.6	5.0	-2.1	14.4	7.3	12.2	-6.2	8.6	11.6	5.7	-1.4	as at March 31, 2026
Series 7	7.1	5.4	-1.6	15.2	7.8	12.8	-5.7	9.2	12.2	6.3	-1.3	Series 6
Series 8	—	—	—	14.8	7.7	12.6	-5.9	8.8	11.9	6.1	-1.3	Series 7

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-2.4	-1.4	-0.6	2.9	6.7	5.4	6.0	5.6	Series 6
Series 7	-2.5	-1.3	-0.4	3.4	7.2	6.0	6.5	6.2	Series 7
Series 8	-2.3	-1.3	-0.5	3.2	7.0	5.8	—	6.7	Series 8
Quartile	1	3	4	4	4	4	2	—	Quartile
No. of Funds in Category	500	500	500	500	486	482	372	—	No. of Funds in Category

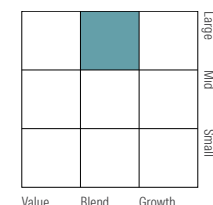
Portfolio Analysis as of March 31, 2026

Asset Mix

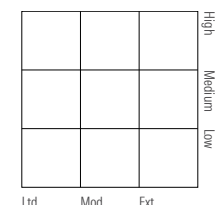


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
Fiera Capital Global Equity	13.4
Fiera Active Short Term Cdn Muni Bd	4.0
Royal Bank of Canada	2.5
Metro Inc	2.1
Restaurant Brands International Inc	2.1
Canadian National Railway Co	2.1
Canada (Government of) 2.5% 01-12-2032	2.1
Intact Financial Corp	1.9
National Bank of Canada	1.9
Canadian Pacific Kansas City Ltd	1.9
Total % of Top 10 Holdings	34.0
Total Number of Stock Holdings	32
Total Number of Bond Holdings	104
Total Number of Other Holdings	56
Total Number of Holdings	192

Top 5 Sectors

Sector	% Equity
Financials	26.5
Industrials	25.8
Consumer Staples	15.7
Communication Services	9.7
Information Technology	7.7

Fixed Income Breakdown

Category	Perbond
Government Bonds	83.5
Corporate Bonds	15.9
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	0.1
Asset Backed Securities	0.5

Geographic Allocations

Region	% Stocks
Canada	91.4
United States	8.6

DFS GIF – Canadian Balanced – Fiera Capital

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S496A

Helios2 – 75/100 i : M496A

Helios2 – 100/100 i : T496A

Helios2 – 75/100 GLWB : G496A

Series 6B

Helios2 – 75/75 : S496B

Helios2 – 75/100 i : M496B

Helios2 – 100/100 i : T496B

Helios2 – 75/100 GLWB : G496B

Series 6C

Helios2 – 75/75 : S496C

Helios2 – 75/100 i : M496C

Helios2 – 100/100 i : T496C

Helios2 – 75/100 GLWB : G496C

Series 6D

Helios2 – 75/75 : S496D

Helios2 – 75/100 i : M496D

Helios2 – 100/100 i : T496D

Series 6E

Helios2 – 75/75 : S496E

Helios2 – 75/100 i : M496E

Helios2 – 100/100 i : T496E

Series 7A

Helios2 – 75/75 : S497A

Helios2 – 75/100 i : M497A

Helios2 – 100/100 i : T497A

Helios2 – 75/100 GLWB : G497A

Series 8A

Helios2 – 75/75 : S498A

Helios2 – 75/100 i : M498A

Helios2 – 100/100 i : T498A

Helios2 – 75/100 GLWB : G498A

Series 8B

Helios2 – 75/75 : S498B

Helios2 – 75/100 i : M498B

Helios2 – 100/100 i : T498B

Helios2 – 75/100 GLWB : G498B

Series 8C

Helios2 – 75/75 : S498C

Helios2 – 75/100 i : M498C

Helios2 – 100/100 i : T498C

Helios2 – 75/100 GLWB : G498C

Series 8D

Helios2 – 75/75 : S498D

Helios2 – 75/100 i : M498D

Helios2 – 100/100 i : T498D

Series 8E

Helios2 – 75/75 : S498E

Helios2 – 75/100 i : M498E

Helios2 – 100/100 i : T498E

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 – Canadian Balanced – Fiera. 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.