

DFS GIF – Canadian Balanced – CI

Fund Category Canadian Neutral Balanced **Morningstar Return** High **Morningstar Risk** High **Morningstar Rating™** ★★★★★

Investment Objective

To provide investors with an attractive balance of current income and capital appreciation by investing primarily in a combination of Canadian equity and equity-related securities and fixed income securities.

Volatility Analysis



Best 1 Year Return 25.2%
03-31-2020 to 03-31-2021

Worst 1 Year Return -10.4%
12-31-2021 to 12-31-2022

Fund Details

Inception Date May 2010
Series 5 Min. Investment \$ 500
Subsequent Investment \$ 50
Total Assets \$Mil N/A
Series 5 NAV \$ 11.82
Series 5 MER % 2.77

Additional Fees

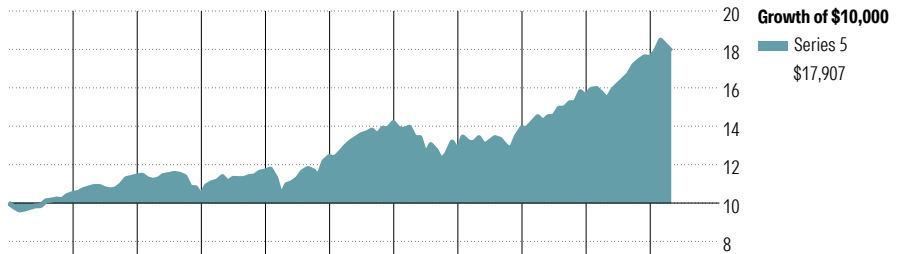
Name Fee
75/100i 0.45
100/100r 0.45
GMWB 0.85
GLWB|GLWB2 1.00|1.10

Management Company CI Investments Inc
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr
Alpha -0.95
Beta 1.03
R-Squared 94.89
Standard Deviation 7.20
Upside Capture 102.07
Downside Capture 120.46
Information Ratio -0.48

Performance Analysis as of March 31, 2026

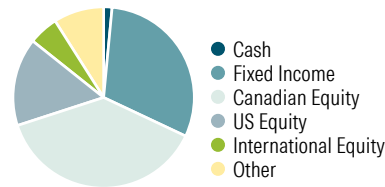


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
5.0	8.7	-9.0	12.4	6.5	14.3	-10.4	9.2	12.0	13.0	1.9	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.1	1.9	4.2	14.0	10.9	6.7	6.3	5.6	Series 5
2	1	1	1	1	1	1	—	Quartile
1146	1146	1146	1146	1115	1112	752	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

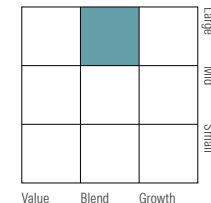
Asset Mix



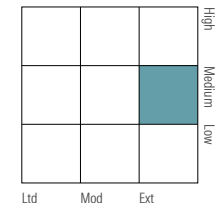
% Assets

Cash 1.5
Fixed Income 30.5
Canadian Equity 38.0
US Equity 15.7
International Equity 5.3
Other 9.0

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
CI Private Markets Growth Fd F	3.8
Wheaton Precious Metals Corp	2.5
Manulife Financial Corp	2.5
CI Private Markets Income Fd F	2.3
Agnico Eagle Mines Ltd	2.2
Fairfax Financial Hldgs Shs Subord.Vtg	1.9
Suncor Energy Inc	1.9
Cenovus Energy Inc	1.8
Shopify Inc Registered Shs -A- Subord Vtg	1.7
Bank of Nova Scotia	1.7
Total % of Top 10 Holdings	22.3
Total Number of Stock Holdings	96
Total Number of Bond Holdings	231
Total Number of Other Holdings	212
Total Number of Holdings	539

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	26.0
Materials	15.0
Industrials	13.9
Energy	13.6
Information Technology	12.8

Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	48.6
Corporate Bonds	45.6
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	4.0
Asset Backed Securities	1.8

Geographic Allocations

Geographic Allocations	% Stocks
Canada	64.4
United States	26.6
United Kingdom	3.9
Germany	1.4
France	1.1

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S269 75/100i: M269 100/100r: L269	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 – CI. 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: S260 75/100i: M260 100/100r: L260		
Series 5C 75/75: S265 75/100i: M265 100/100r: L265		