

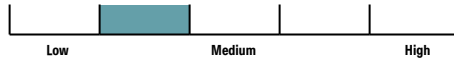
DFS GIF – Canadian Balanced – Fidelity

Fund Category Canadian Neutral Balanced
Morningstar Return Average
Morningstar Risk Above Average
Morningstar Rating™ ★★★

Investment Objective

To provide investors with a balanced asset mix with the potential for capital growth.

Volatility Analysis



Best 1 Year Return 25.2%
02-28-2009 to 02-28-2010
Worst 1 Year Return -10.6%
12-31-2021 to 12-31-2022

Fund Details

Inception Date December 2008
 Series 3 Min. Investment \$ 500
 Series 5 Min. Investment \$ 500
 Subsequent Investment \$ 50
 Total Assets \$Mil 578.0
 Series 3 NAV \$ 14.64
 Series 3 MER % 3.36
 Series 5 NAV \$ 15.69
 Series 5 MER % 2.96

Additional Fees

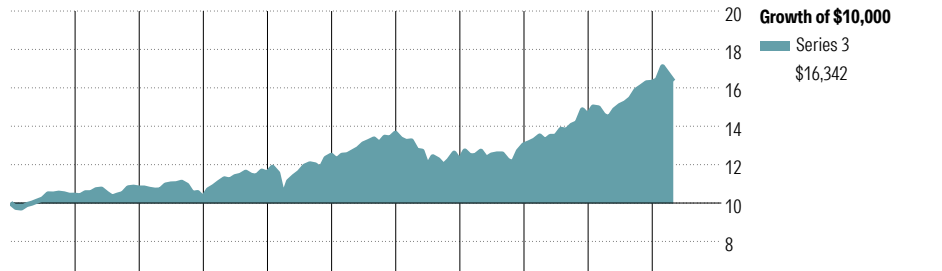
Name Fee
 75/100i 0.45
 100/100r 0.45
 GMWB 0.85
 GLWB|GLWB2 1.00|0.95

Management Company Fidelity Investments Canada ULC
 Web Site desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr
 Alpha -2.52
 Beta 1.06
 R-Squared 92.99
 Standard Deviation 7.46
 Upside Capture 93.80
 Downside Capture 121.57
 Information Ratio -1.15

Performance Analysis as of March 31, 2026

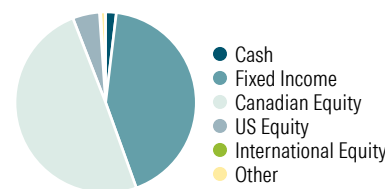


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 3	4.1	3.6	-4.8	12.6	8.0	9.2	-10.6	6.8	11.8	11.8	0.3	Series 3
Series 5	4.5	4.0	-4.4	13.2	8.4	9.7	-10.2	7.3	12.3	12.2	0.4	Series 5

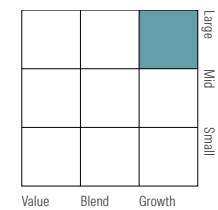
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 3	-4.4	0.3	3.0	12.3	9.4	5.5	5.1	6.4	Series 3
Series 5	-4.4	0.4	3.2	12.6	9.9	5.9	5.6	6.8	Series 5
Quartile	4	3	1	1	2	2	2	—	Quartile
No. of Funds in Category	1146	1146	1146	1146	1115	1112	752	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

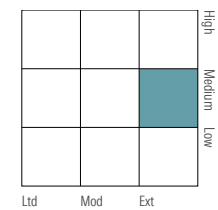
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
Royal Bank of Canada	4.5
Agnico Eagle Mines Ltd	3.1
The Toronto-Dominion Bank	3.0
Shopify Inc Registered Shs -A- Subord Vtg	2.6
Barrick Mining Corp	2.5
CIBC	2.5
Bank of Montreal	2.0
Canadian Pacific Kansas City Ltd	2.0
Kinross Gold Corp	2.0
Suncor Energy Inc	2.0
Total % of Top 10 Holdings	26.2
Total Number of Stock Holdings	180
Total Number of Bond Holdings	1809
Total Number of Other Holdings	375
Total Number of Holdings	2364

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	34.6
Materials	21.3
Industrials	13.4
Information Technology	9.8
Consumer Discretionary	7.8

Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	45.8
Corporate Bonds	47.6
Other Bonds	0.0
Mortgage Backed Securities	1.3
ST Investments (Cash & Other)	4.1
Asset Backed Securities	1.2

Geographic Allocations

Geographic Allocations	% Stocks
Canada	90.9
United States	8.8
Japan	0.1
Australia	0.1
United Kingdom	0.1

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Disclosure

Notes

Series 5A

75/75: S249

75/100i: M249

100/100r: L249

Series 5B

75/75: S240

75/100i: M240

100/100r: L240

Series 5C

75/75: S245

75/100i: M245

100/100r: L245

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 – Fidelity. 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.