

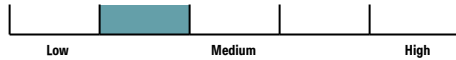
DFS GIF – Canadian Balanced – Fidelity

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

Investment Objective

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

Volatility Analysis



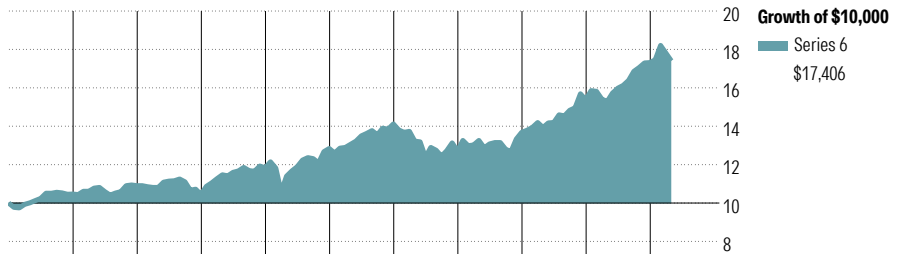
Best 1 Year Return 21.9%
03-31-2020 to 03-31-2021

Worst 1 Year Return -10.0%
12-31-2021 to 12-31-2022

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	578.0
Series 6 NAV \$	9.53
Series 6 MER %	2.70
Series 7 NAV \$	10.16
Series 7 MER %	2.36
Series 8 NAV \$	8.30
Series 8 MER %	2.34

Performance Analysis as of March 31, 2026

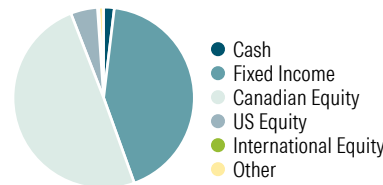


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	4.7	4.2	-4.2	13.3	8.5	10.0	-10.0	7.6	12.4	12.6	0.5	as at March 31, 2026
	5.2	4.6	-3.6	14.0	9.1	10.6	-9.6	8.1	13.2	13.1	0.7	Series 6
	—	—	—	13.6	8.9	10.5	-9.8	8.0	12.8	13.0	0.6	Series 7
												Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
	-4.4	0.5	3.3	12.9	10.2	6.2	5.8	5.5	Series 6
	-4.3	0.7	3.6	13.5	10.7	6.7	6.3	6.0	Series 7
	-4.4	0.6	3.5	13.4	10.6	6.6	—	6.6	Series 8
	4	2	1	1	1	2	1	—	Quartile
	1146	1146	1146	1146	1115	1112	752	—	No. of Funds in Category

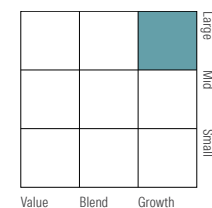
Portfolio Analysis as of March 31, 2026

Asset Mix

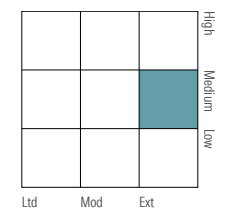


% Assets

Equity Style



Fixed Income Style



Additional Fees

Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	—
Helios2 – 100/100 i	—

Management Company Fidelity Investments Canada ULC

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.90
Beta	1.07
R-Squared	93.54
Standard Deviation	7.51
Upside Capture	97.44
Downside Capture	119.63
Information Ratio	-0.80

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

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

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

	% 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 6A

Helios2 – 75/75 : S246A

Helios2 – 75/100 i : M246A

Series 6B

Helios2 – 75/75 : S246B

Helios2 – 75/100 i : M246B

Series 6C

Helios2 – 75/75 : S246C

Helios2 – 75/100 i : M246C

Series 6D

Helios2 – 75/75 : S246D

Helios2 – 75/100 i : M246D

Series 6E

Helios2 – 75/75 : S246E

Helios2 – 75/100 i : M246E

Series 7A

Helios2 – 75/75 : S247A

Helios2 – 75/100 i : M247A

Series 8A

Helios2 – 75/75 : S248A

Helios2 – 75/100 i : M248A

Series 8B

Helios2 – 75/75 : S248B

Helios2 – 75/100 i : M248B

Series 8C

Helios2 – 75/75 : S248C

Helios2 – 75/100 i : M248C

Series 8D

Helios2 – 75/75 : S248D

Helios2 – 75/100 i : M248D

Series 8E

Helios2 – 75/75 : S248E

Helios2 – 75/100 i : M248E

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 - 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.