

DFS GIF – Balanced Growth – Franklin Quotential

Fund Category Global Neutral Balanced **Morningstar Return** Average **Morningstar Risk** Average **Morningstar Rating™** ★★★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return 32.1%
02-28-2009 to 02-28-2010

Worst 1 Year Return -28.0%
02-28-2008 to 02-28-2009

Fund Details

Inception Date	December 2006
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	310.1
Series 3 NAV \$	9.24
Series 3 MER %	3.28
Series 5 NAV \$	9.79
Series 5 MER %	2.98

Additional Fees

Name	Fee
75/100i	0.45
100/100r	0.50
GMWB	1.00
GLWB GLWB2	1.00 1.10

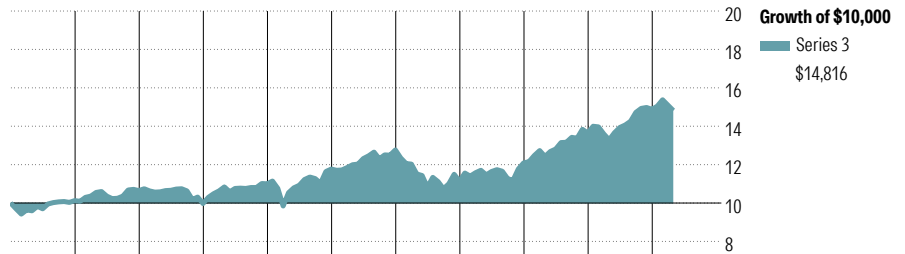
Management Company Franklin Templeton Investments Corp

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	-2.80
Beta	1.14
R-Squared	98.52
Standard Deviation	7.20
Upside Capture	100.26
Downside Capture	140.08
Information Ratio	-1.70

Performance Analysis as of March 31, 2026

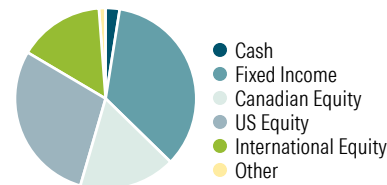


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
1.3	5.1	-6.3	10.3	7.0	8.4	-12.8	8.6	12.9	9.0	-0.4	Series 3
1.5	5.4	-6.0	10.5	7.4	8.7	-12.6	9.1	13.1	9.4	-0.3	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-3.6	-0.4	0.7	9.0	8.6	4.6	4.4	3.2	Series 3
-3.6	-0.3	0.7	9.3	8.9	4.9	4.7	3.6	Series 5
3	3	3	2	2	3	3	—	Quartile
811	811	811	811	752	715	503	—	No. of Funds in Category

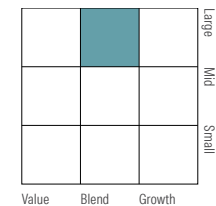
Portfolio Analysis as of March 31, 2026

Asset Mix

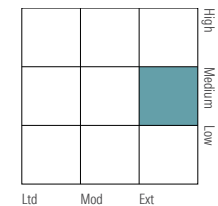


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
FTGF Putnam US Large Cap Value A USDAcc	4.5
NVIDIA Corp	1.9
Apple Inc	1.7
Microsoft Corp	1.4
Royal Bank of Canada	1.0
Amazon.com Inc	0.9
The Toronto-Dominion Bank	0.8
Taiwan Semiconductor Manufacturing	0.8
Meta Platforms Inc Class A	0.7
Shopify Inc Registered Shs -A- Subord Vtg	0.7
Total % of Top 10 Holdings	14.3
Total Number of Stock Holdings	2101
Total Number of Bond Holdings	927
Total Number of Other Holdings	281
Total Number of Holdings	3309

Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	21.4
Financials	18.7
Industrials	12.4
Materials	8.3
Consumer Discretionary	8.0

Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	41.0
Corporate Bonds	46.8
Other Bonds	0.0
Mortgage Backed Securities	5.2
ST Investments (Cash & Other)	-11.9
Asset Backed Securities	1.4

Geographic Allocations

Geographic Allocations	% Stocks
United States	47.3
Canada	28.0
Japan	4.7
South Korea	2.2
Taiwan	2.1

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S369

75/100i: M369

100/100r: L369

Series 5B

75/75: S360

75/100i: M360

100/100r: L360

Series 5C

75/75: S365

75/100i: M365

100/100r: L365

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 Growth – Quotential. 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.