

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

20.9%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-12.3%
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	310.1
Series 6 NAV \$	8.48
Series 6 MER %	2.73
Series 7 NAV \$	9.02
Series 7 MER %	2.36
Series 8 NAV \$	7.54
Series 8 MER %	2.37

Additional Fees

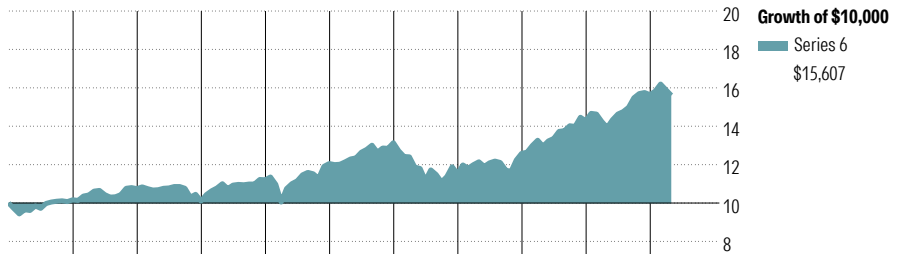
Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.35
Helios2 – 100/100 i	-

Management Company	Franklin Templeton Investments Corp
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-2.26
Beta	1.14
R-Squared	98.50
Standard Deviation	7.20
Upside Capture	102.54
Downside Capture	136.01
Information Ratio	-1.23

Performance Analysis as of March 31, 2026

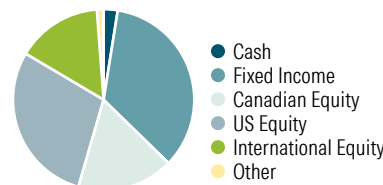


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	1.7	5.7	-6.0	10.9	7.6	9.0	-12.3	9.3	13.5	9.5	-0.2	Series 6
Series 7	2.1	6.1	-5.4	11.6	8.1	9.6	-12.0	9.9	14.0	10.1	-0.1	Series 7
Series 8	—	—	—	11.1	7.9	9.5	-12.0	9.6	13.8	10.1	-0.1	Series 8

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-3.6	-0.2	0.8	9.6	9.2	5.1	4.9	4.5	Series 6
Series 7	-3.6	-0.1	1.1	10.1	9.7	5.7	5.5	5.0	Series 7
Series 8	-3.6	-0.1	1.1	9.9	9.6	5.5	—	5.3	Series 8
Quartile	3	3	3	2	2	2	3	—	Quartile
No. of Funds in Category	811	811	811	811	752	715	503	—	No. of Funds in Category

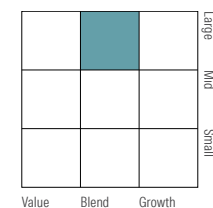
Portfolio Analysis as of March 31, 2026

Asset Mix

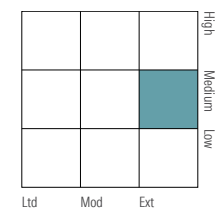


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% 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

Sector	% Equity
Information Technology	21.4
Financials	18.7
Industrials	12.4
Materials	8.3
Consumer Discretionary	8.0

Fixed Income Breakdown

Category	% Fixed Income
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	0.0

Geographic Allocations

Region	% 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 6A

Helios2 – 75/75 : S366A
Helios2 – 75/100 i : M366A
Helios2 – 75/100 GLWB : G366A

Series 6B

Helios2 – 75/75 : S366B
Helios2 – 75/100 i : M366B
Helios2 – 75/100 GLWB : G366B

Series 6C

Helios2 – 75/75 : S366C
Helios2 – 75/100 i : M366C
Helios2 – 75/100 GLWB : G366C

Series 7A

Helios2 – 75/75 : S367A
Helios2 – 75/100 i : M367A
Helios2 – 75/100 GLWB : G367A

Series 8A

Helios2 – 75/75 : S368A
Helios2 – 75/100 i : M368A
Helios2 – 75/100 GLWB : G368A

Series 8B

Helios2 – 75/75 : S368B
Helios2 – 75/100 i : M368B
Helios2 – 75/100 GLWB : G368B

Series 8C

Helios2 – 75/75 : S368C
Helios2 – 75/100 i : M368C
Helios2 – 75/100 GLWB : G368C

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 - 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.