

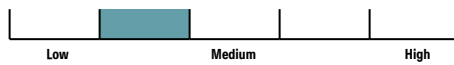
DFS GIF – Balanced – Desjardins Sustainable

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

Investment Objective

To achieve a balance between long-term capital appreciation and income by investing primarily in Canadian, and to a lesser extent, foreign equity and fixed-income securities and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income securities. The Fund follows a socially responsible approach to investing.

Volatility Analysis



Best 1 Year Return

19.6%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-16.6%
09-30-2021 to 09-30-2022

Fund Details

Inception Date October 2015
Series 5 Min. Investment \$ 500
Subsequent Investment \$ 50
Total Assets \$Mil N/A
Series 5 NAV \$ 6.77
Series 5 MER % 2.81

Additional Fees

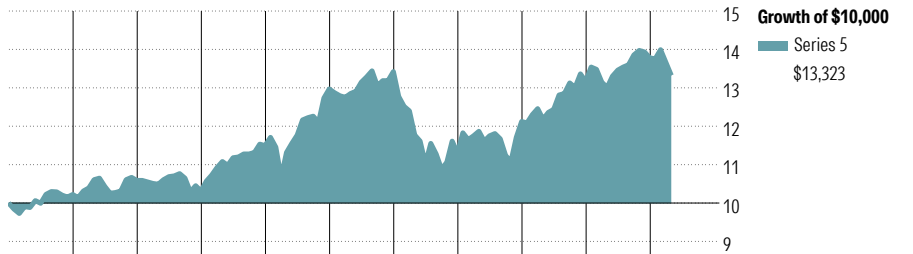
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	0.90 0.95

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	-6.81
Beta	1.14
R-Squared	95.81
Standard Deviation	7.28
Upside Capture	78.38
Downside Capture	155.73
Information Ratio	-3.75

Performance Analysis as of March 31, 2026

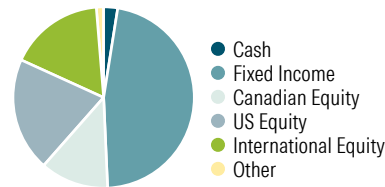


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	2.2	3.6	-2.6	11.5	12.8	3.5	-15.8	7.3	8.6	4.6	-3.3	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-4.8	-3.3	-3.8	1.3	4.3	0.9	3.0	2.9	Series 5
Quartile	4	4	4	4	4	4	4	—	Quartile
No. of Funds in Category	811	811	811	811	752	715	503	—	No. of Funds in Category

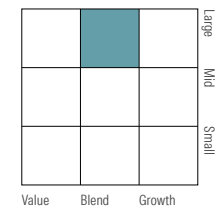
Portfolio Analysis as of March 31, 2026

Asset Mix

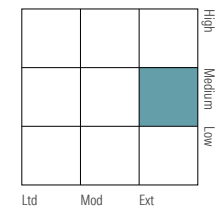


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% Assets
Canada (Government of) 3.5% 01-03-2028	1.6
NVIDIA Corp	1.3
Microsoft Corp	1.3
Desjardins Sustainable Canadian Equity Plus Fund, Canada (Government of) 3.25% 01-12-2034	1.3
Royal Bank of Canada	1.1
Canada (Government of) 3.25% 01-12-2033	0.9
Mastercard Inc Class A	0.9
Apple Inc	0.7
Agnico Eagle Mines Ltd	0.7
Total % of Top 10 Holdings	10.3
Total Number of Stock Holdings	342
Total Number of Bond Holdings	1594
Total Number of Other Holdings	567
Total Number of Holdings	2503

Top 5 Sectors

Sector	% Equity
Information Technology	21.4
Financials	20.2
Industrials	16.3
Health Care	10.2
Consumer Staples	7.7

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	51.9
Corporate Bonds	38.2
Other Bonds	0.0
Mortgage Backed Securities	6.8
ST Investments (Cash & Other)	1.7
Asset Backed Securities	0.0

Geographic Allocations

Region	% Stocks
United States	41.1
Canada	24.7
United Kingdom	6.6
France	5.2
Taiwan	3.2

DFS GIF – Balanced – Desjardins Sustainable

Disclosure

Notes	Disclosure	
<p>Series 5A 75/75: S979 75/100i: M979 100/100r: L979</p>	<p>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 – Desjardins Sustainable. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed</p>	<p>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.</p>
<p>Series 5B 75/75: S970 75/100i: M970 100/100r: L970</p>		
<p>Series 5C 75/75: S975 75/100i: M975 100/100r: L975</p>		