

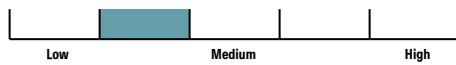
DFS GIF – Balanced – Desjardins Sustainable

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
19.8%
03-31-2020 to 03-31-2021

Worst 1 Year Return
-16.1%
09-30-2021 to 09-30-2022

Fund Details

Inception Date: October 2015

Series 6 Min. Investment \$: 1000

Series 7 Min. Investment \$: 250000

Series 8 Min. Investment \$: 1000

Subsequent Investment \$: 500

Total Assets \$Mil: 58.7

Series 6 NAV \$: 6.97

Series 6 MER %: 2.38

Series 7 NAV \$: 7.38

Series 7 MER %: 2.30

Series 8 NAV \$: 6.73

Series 8 MER %: 2.06

Additional Fees

Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	0.95

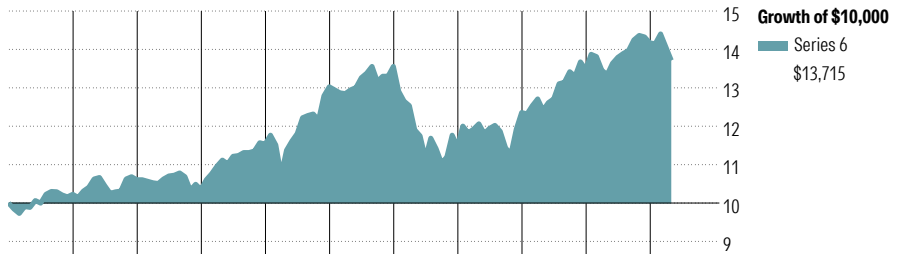
Management Company: Desjardins Funds

Web Site: desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-6.42
Beta	1.15
R-Squared	95.73
Standard Deviation	7.37
Upside Capture	81.44
Downside Capture	155.45
Information Ratio	-3.33

Performance Analysis as of March 31, 2026

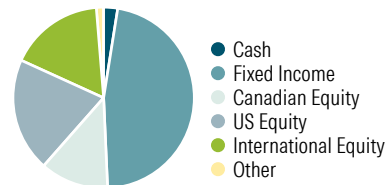


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	2.3	3.7	-2.4	11.4	13.0	4.1	-15.4	7.7	9.1	5.1	-3.2	Series 6
Series 7	2.7	4.3	-1.8	12.0	13.7	4.7	-15.0	8.4	9.7	5.5	-3.0	Series 7
Series 8	—	—	—	11.9	13.4	4.3	-15.1	8.3	9.5	5.5	-3.2	Series 8

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.8	-3.2	-3.7	1.9	4.8	1.3	3.3	3.2	Series 6
Series 7	-4.8	-3.0	-3.4	2.4	5.4	1.9	3.9	3.8	Series 7
Series 8	-4.8	-3.2	-3.6	2.1	5.1	1.7	—	3.8	Series 8
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

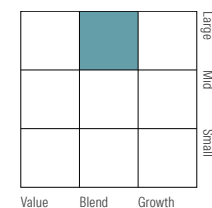
Portfolio Analysis as of March 31, 2026

Asset Mix

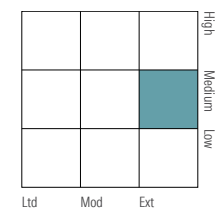


% Assets

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	0.7
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

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S976A

Helios2 – 75/100 i : M976A

Helios2 – 100/100 i : T976A

Helios2 – 75/100 GLWB : G976A

Series 6B

Helios2 – 75/75 : S976B

Helios2 – 75/100 i : M976B

Helios2 – 100/100 i : T976B

Helios2 – 75/100 GLWB : G976B

Series 6C

Helios2 – 75/75 : S976C

Helios2 – 75/100 i : M976C

Helios2 – 100/100 i : T976C

Helios2 – 75/100 GLWB : G976C

Series 6D

Helios2 – 75/75 : S976D

Helios2 – 75/100 i : M976D

Helios2 – 100/100 i : T976D

Series 6E

Helios2 – 75/75 : S976E

Helios2 – 75/100 i : M976E

Helios2 – 100/100 i : T976E

Series 7A

Helios2 – 75/75 : S977A

Helios2 – 75/100 i : M977A

Helios2 – 100/100 i : T977A

Helios2 – 75/100 GLWB : G977A

Series 8A

Helios2 – 75/75 : S978A

Helios2 – 75/100 i : M978A

Helios2 – 100/100 i : T978A

Helios2 – 75/100 GLWB : G978A

Series 8B

Helios2 – 75/75 : S978B

Helios2 – 75/100 i : M978B

Helios2 – 100/100 i : T978B

Helios2 – 75/100 GLWB : G978B

Series 8C

Helios2 – 75/75 : S978C

Helios2 – 75/100 i : M978C

Helios2 – 100/100 i : T978C

Helios2 – 75/100 GLWB : G978C

Series 8D

Helios2 – 75/75 : S978D

Helios2 – 75/100 i : M978D

Helios2 – 100/100 i : T978D

Series 8E

Helios2 – 75/75 : S978E

Helios2 – 75/100 i : M978E

Helios2 – 100/100 i : T978E

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 – Desjardins Sustainable. 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.