

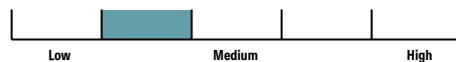
DFS GIF – Dividend Balanced – Desjardins

Fund Category Canadian Equity Balanced	Morningstar Return BelowAverage	Morningstar Risk AboveAverage	Morningstar Rating™ ★★
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Investment Objective

The objective of this Fund is to provide a high level of income, mostly in the form of dividends, and, to a lesser degree, long-term capital appreciation by investing primarily in Canadian, and to a lesser extent, foreign income-producing securities.

Volatility Analysis



Best 1 Year Return 25.3% 10-31-2020 to 10-31-2021	Worst 1 Year Return -8.1% 10-31-2019 to 10-31-2020
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Fund Details

Inception Date	September 2019
Series 3 Min. Investment \$	1000
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	103.5
Series 3 NAV \$	6.71
Series 3 MER %	3.11
Series 5 NAV \$	6.93
Series 5 MER %	2.65

Additional Fees

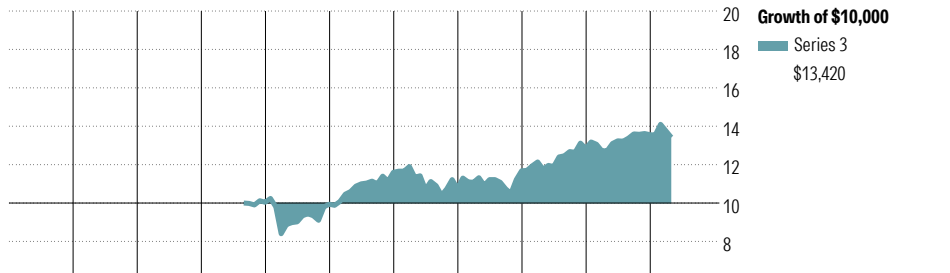
Name	Fee
75/100i	0.50
100/100r	0.65
GMWB	1.00
GLWB GLWB2	1.00

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-8.41
Beta	0.97
R-Squared	90.63
Standard Deviation	8.74
Upside Capture	67.13
Downside Capture	127.54
Information Ratio	-3.62

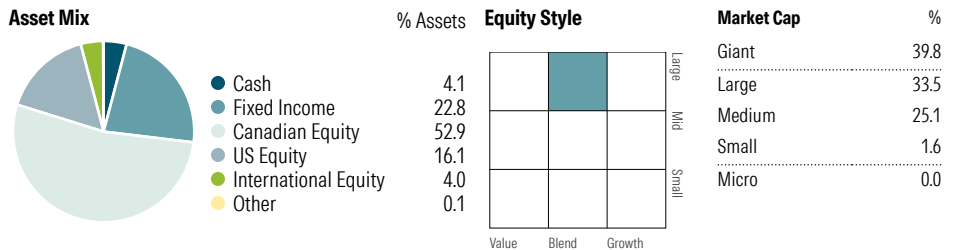
Performance Analysis as of March 31, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
-	-	-	-	-1.0	16.7	-7.4	8.8	9.9	5.6	-1.0	Series 3
-	-	-	-	-0.4	17.2	-7.0	9.2	10.6	5.9	-0.7	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.8	-1.0	-1.3	5.5	6.6	5.1	—	4.6	Series 3
-4.7	-0.7	-1.0	6.0	7.1	5.6	—	5.1	Series 5
4	3	4	4	4	4	—	—	Quartile
425	425	415	394	384	373	224	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Royal Bank of Canada	4.1	Financials	25.1
Agnico Eagle Mines Ltd	2.9	Industrials	16.2
National Bank of Canada	2.8	Materials	13.1
Bank of Montreal	2.5	Information Technology	11.9
Suncor Energy Inc	2.3	Energy	10.3
Canadian Pacific Kansas City Ltd	2.2	Consumer Discretionary	7.0
Canada (Government of) 3.5% 01-03-2028	2.0	Consumer Staples	5.5
Wheaton Precious Metals Corp	1.8	Health Care	4.0
Waste Connections Inc	1.7	Utilities	3.0
TC Energy Corp	1.7	Communication Services	2.5
Total % of Top 10 Holdings	23.9	Real Estate	1.4
Total Number of Stock Holdings	77	Unclassified	0.0
Total Number of Bond Holdings	195		
Total Number of Other Holdings	80	Geographic Allocations	% Stocks
Total Number of Holdings	352	Canada	72.4
		United States	22.1
		South Korea	1.5
		France	1.4
		Taiwan	1.1

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Disclosure

Notes

Series 5A

75/75: S039

75/100i: M039

100/100r: L039

Series 5B

75/75: S030

75/100i: M030

100/100r: L030

Series 5C

75/75: S035

75/100i: M035

100/100r: L035

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 – Dividend Balanced – Desjardins.

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.