

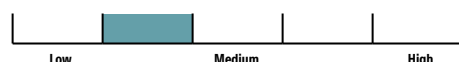
DFS GIF – Dividend Balanced – Desjardins

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 26.1% 10-31-2020 to 10-31-2021	Worst 1 Year Return -7.5% 10-31-2019 to 10-31-2020
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Fund Details

Inception Date	September 2019
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	103.5
Series 6 NAV \$	7.03
Series 6 MER %	2.39
Series 7 NAV \$	7.27
Series 7 MER %	1.91
Series 8 NAV \$	7.18
Series 8 MER %	2.06

Additional Fees

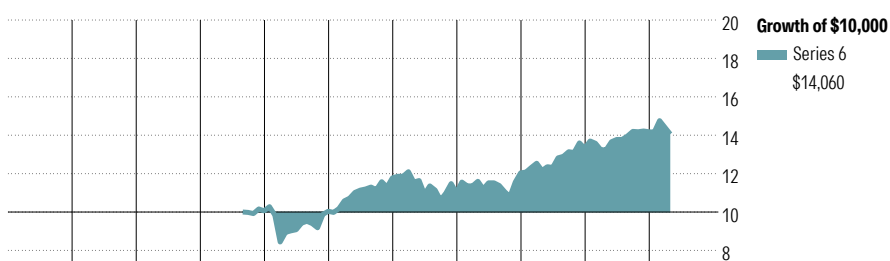
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.35

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-7.64
Beta	0.96
R-Squared	90.25
Standard Deviation	8.72
Upside Capture	69.47
Downside Capture	124.04
Information Ratio	-3.27

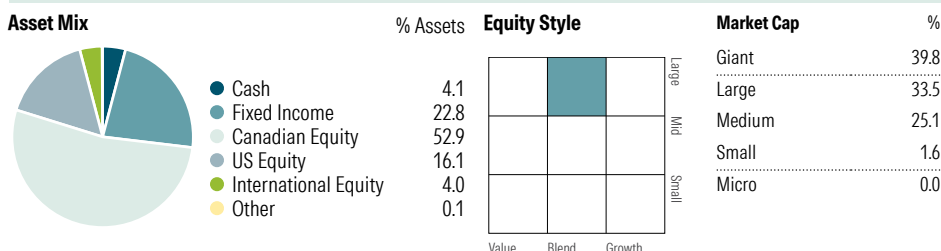
Performance Analysis as of March 31, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-0.2	17.3	-6.6	9.5	10.6	6.5	-0.8	Series 6
-	-	-	-	0.2	18.0	-6.2	10.0	11.2	6.9	-0.5	Series 7
-	-	-	-	0.0	17.7	-6.2	9.7	11.1	6.6	-0.7	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.7	-0.8	-1.0	6.2	7.4	5.9	-	5.4	Series 6
-4.6	-0.5	-0.5	6.9	7.9	6.4	-	5.9	Series 7
-4.6	-0.7	-0.7	6.7	7.7	6.2	-	5.7	Series 8
4	3	4	3	4	3	-	-	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		
Total Number of Holdings	352	Geographic Allocations	% Stocks
		Canada	72.4
		United States	22.1
		South Korea	1.5
		France	1.4
		Taiwan	1.1

DFS GIF – Dividend Balanced – Desjardins

Disclosure

Notes

Series 6A
Helios2 – 75/75 : S036A
Helios2 – 75/100 i : M036A
Helios2 – 100/100 i : T036A
Series 6B
Helios2 – 75/75 : S036B
Helios2 – 75/100 i : M036B
Helios2 – 100/100 i : T036B
Series 6C
Helios2 – 75/75 : S036C
Helios2 – 75/100 i : M036C
Helios2 – 100/100 i : T036C
Series 6D
Helios2 – 75/75 : S036D
Helios2 – 75/100 i : M036D
Helios2 – 100/100 i : T036D
Series 6E
Helios2 – 75/75 : S036E
Helios2 – 75/100 i : M036E
Helios2 – 100/100 i : T036E

Series 7A
Helios2 – 75/75 : S037A
Helios2 – 75/100 i : M037A
Helios2 – 100/100 i : T037A

Series 8A
Helios2 – 75/75 : S038A
Helios2 – 75/100 i : M038A
Helios2 – 100/100 i : T038A
Series 8B
Helios2 – 75/75 : S038B
Helios2 – 75/100 i : M038B
Helios2 – 100/100 i : T038B
Series 8C
Helios2 – 75/75 : S038C
Helios2 – 75/100 i : M038C
Helios2 – 100/100 i : T038C
Series 8D
Helios2 – 75/75 : S038D
Helios2 – 75/100 i : M038D
Helios2 – 100/100 i : T038D
Series 8E
Helios2 – 75/75 : S038E
Helios2 – 75/100 i : M038E
Helios2 – 100/100 i : T038E

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 - 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.