

DFS GIF – Global Balanced – Jarislowsky Fraser

Fund Category Global Neutral Balanced **Morningstar Return** BelowAverage **Morningstar Risk** AboveAverage **Morningstar Rating™** ★

Investment Objective

To provide investors with an opportunity to achieve a high rate of return by investing in a diversified portfolio consisting of a balance of equity and fixed-income securities of issuers located throughout the world.

Volatility Analysis



Best 1 Year Return 19.0%
10-31-2023 to 10-31-2024

Worst 1 Year Return -17.4%
02-28-2008 to 02-28-2009

Fund Details

Inception Date November 2003

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 169.2

Series 3 NAV \$ 11.07

Series 3 MER % 3.39

Series 5 NAV \$ 12.16

Series 5 MER % 2.85

Additional Fees

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

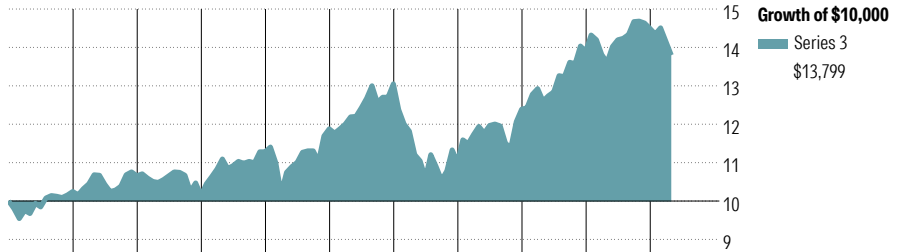
Management Company Jarislowsky Fraser

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-5.69
Beta	1.16
R-Squared	91.27
Standard Deviation	7.62
Upside Capture	81.63
Downside Capture	140.73
Information Ratio	-2.10

Performance Analysis as of March 31, 2026

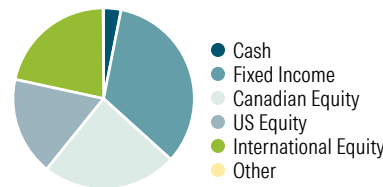


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
2.5	4.0	-4.8	11.2	5.3	9.9	-15.7	12.6	12.2	4.3	-4.8	Series 3
3.0	4.7	-4.3	11.6	5.9	10.4	-15.2	13.2	12.7	4.9	-4.7	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.9	-4.8	-5.9	-0.1	5.6	2.8	3.5	3.6	Series 3
-4.9	-4.7	-5.7	0.5	6.1	3.4	4.1	4.0	Series 5
4	4	4	4	4	4	4	—	Quartile
811	811	811	811	752	715	503	—	No. of Funds in Category

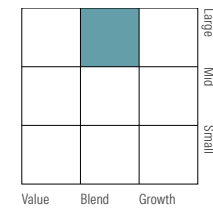
Portfolio Analysis as of March 31, 2026

Asset Mix

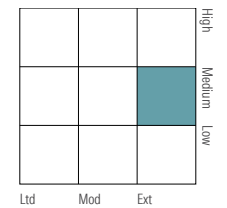


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
Canada (Government of) 2.75% 01-06-2033	1.8
Microsoft Corp	1.7
The Toronto-Dominion Bank	1.5
Brookfield Corp Registered Shs -A- Limited Vtg	1.5
Alphabet Inc Class A	1.3
Canadian National Railway Co	1.3
Amazon.com Inc	1.3
Ontario (Province Of) 4.15% 02-06-2034	1.3
Shopify Inc Registered Shs -A- Subord Vtg	1.1
Canada (Government of) 2.75% 01-12-2055	1.0
Total % of Top 10 Holdings	13.9
Total Number of Stock Holdings	152
Total Number of Bond Holdings	91
Total Number of Other Holdings	81
Total Number of Holdings	324

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	23.8
Information Technology	20.0
Industrials	17.5
Consumer Discretionary	8.7
Health Care	8.4

Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	50.0
Corporate Bonds	40.7
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	8.4
Asset Backed Securities	0.8

Geographic Allocations

Geographic Allocations	% Stocks
Canada	38.4
United States	28.0
United Kingdom	6.5
France	5.0
Switzerland	4.2

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S209 75/100i: M209 100/100r: L209	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 – Global Balanced – Jarislowsky Fraser. 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.
Series 5B 75/75: S200 75/100i: M200 100/100r: L200		
Series 5C 75/75: S205 75/100i: M205 100/100r: L205		