

# 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** 20.0%  
10-31-2023 to 10-31-2024

**Worst 1 Year Return** -15.4%  
08-31-2021 to 08-31-2022

## 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 169.2

Series 6 NAV \$ 7.67

Series 6 MER % 2.51

Series 7 NAV \$ 8.09

Series 7 MER % 2.24

Series 8 NAV \$ 7.23

Series 8 MER % 2.16

## Additional Fees

Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.25
Helios2 – 100/100 i	1.05

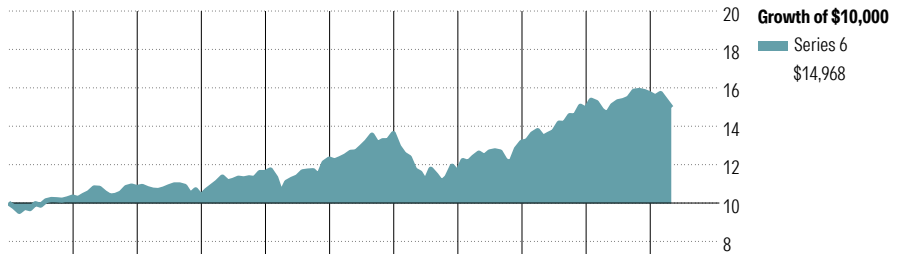
Management Company Jarislowsky Fraser

Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-4.75
Beta	1.14
R-Squared	91.27
Standard Deviation	7.56
Upside Capture	85.53
Downside Capture	134.66
Information Ratio	-1.75

## Performance Analysis as of March 31, 2026

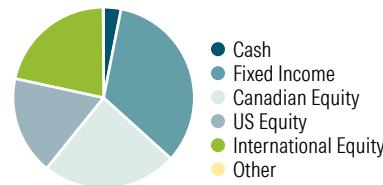


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	3.2	4.8	-4.2	11.9	6.1	10.8	-14.9	13.6	13.0	5.4	-4.6	Series 6
Series 7	3.6	5.4	-3.8	12.4	6.8	11.3	-14.4	14.1	13.8	5.9	-4.5	Series 7
Series 8	—	—	—	12.3	6.6	11.1	-14.6	13.9	13.6	5.6	-4.5	Series 8

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.7	-4.6	-5.4	0.9	6.5	3.8	4.4	4.2	Series 6
Series 7	-4.7	-4.5	-5.3	1.4	7.1	4.3	4.9	4.7	Series 7
Series 8	-4.7	-4.5	-5.4	1.3	6.9	4.1	—	4.8	Series 8
Quartile	4	4	4	4	4	4	3	—	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

Cash 3.1

Fixed Income 33.6

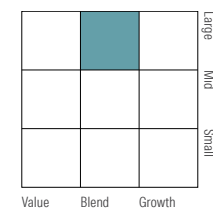
Canadian Equity 24.1

US Equity 17.6

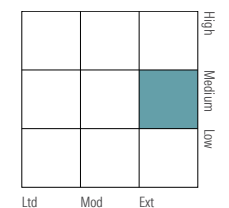
International Equity 21.5

Other 0.1

### Equity Style



### Fixed Income Style



## Top 10 Holdings

Holder	% 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
<b>Total Number of Holdings</b>	<b>324</b>

## Top 5 Sectors

Sector	% Equity
Financials	23.8
Information Technology	20.0
Industrials	17.5
Consumer Discretionary	8.7
Health Care	8.4

## Fixed Income Breakdown

Category	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

Region	% 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
<p>Series 6A Helios2 – 75/75 : S206A Helios2 – 75/100 i : M206A Helios2 – 100/100 i : T206A Helios2 – 75/100 GLWB : G206A</p> <p>Series 6B Helios2 – 75/75 : S206B Helios2 – 75/100 i : M206B Helios2 – 100/100 i : T206B Helios2 – 75/100 GLWB : G206B</p> <p>Series 6C Helios2 – 75/75 : S206C Helios2 – 75/100 i : M206C Helios2 – 100/100 i : T206C Helios2 – 75/100 GLWB : G206C</p> <p>Series 6D Helios2 – 75/75 : S206D Helios2 – 75/100 i : M206D Helios2 – 100/100 i : T206D</p> <p>Series 6E Helios2 – 75/75 : S206E Helios2 – 75/100 i : M206E Helios2 – 100/100 i : T206E</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 – Global Balanced – Jarislowsky Fraser. 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.</p>
<p>Series 7A Helios2 – 75/75 : S207A Helios2 – 75/100 i : M207A Helios2 – 100/100 i : T207A Helios2 – 75/100 GLWB : G207A</p>	
<p>Series 8A Helios2 – 75/75 : S208A Helios2 – 75/100 i : M208A Helios2 – 100/100 i : T208A Helios2 – 75/100 GLWB : G208A</p> <p>Series 8B Helios2 – 75/75 : S208B Helios2 – 75/100 i : M208B Helios2 – 100/100 i : T208B Helios2 – 75/100 GLWB : G208B</p> <p>Series 8C Helios2 – 75/75 : S208C Helios2 – 75/100 i : M208C Helios2 – 100/100 i : T208C Helios2 – 75/100 GLWB : G208C</p> <p>Series 8D Helios2 – 75/75 : S208D Helios2 – 75/100 i : M208D Helios2 – 100/100 i : T208D</p> <p>Series 8E Helios2 – 75/75 : S208E Helios2 – 75/100 i : M208E Helios2 – 100/100 i : T208E</p>	