

DFS GIF – Global Balanced Growth – Desjardins

Fund Category
Tactical Balanced

Morningstar Return
Average

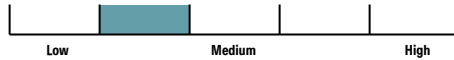
Morningstar Risk
High

Morningstar Rating™
★★★

Investment Objective

To provide a superior total return by primarily investing in equity and fixed-income securities throughout the world.

Volatility Analysis



Best 1 Year Return

23.4%
10-31-2023 to 10-31-2024

Worst 1 Year Return

5.9%
03-31-2024 to 03-31-2025

Fund Details

Inception Date	November 2022
Series 5 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	N/A
Series 5 NAV \$	6.88
Series 5 MER %	3.00

Additional Fees

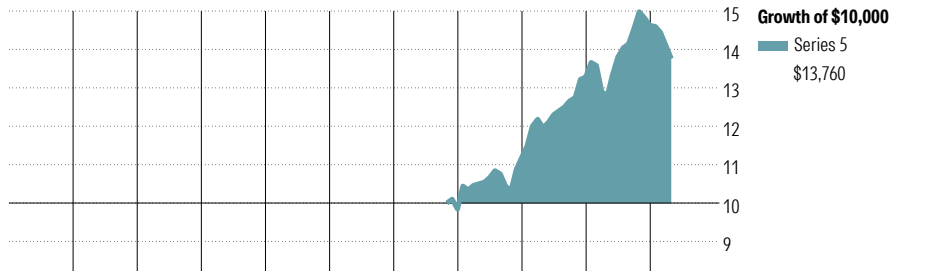
Name	Fee
75/100i	0.45
100/100r	0.50
GMWB	1.00
GLWB GLWB2	1.00 1.10

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.40
Beta	1.08
R-Squared	68.32
Standard Deviation	8.22
Upside Capture	99.86
Downside Capture	120.17
Information Ratio	-0.24

Performance Analysis as of March 31, 2026

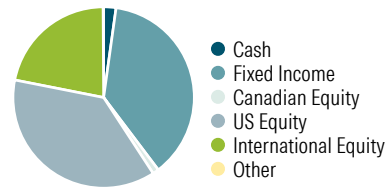


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	13.6	18.8	10.1	-5.9	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.7	-5.9	-5.4	6.7	9.6	—	—	10.0	Series 5
4	4	4	3	2	—	—	—	Quartile
287	285	280	279	268	249	177	—	No. of Funds in Category

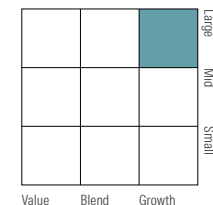
Portfolio Analysis as of March 31, 2026

Asset Mix

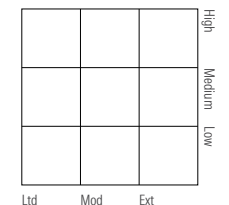


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
NVIDIA Corp	4.5
United States Treasury Notes 4.625% 30-04-2029	3.8
Alphabet Inc Class C	3.5
Amazon.com Inc	3.1
Microsoft Corp	2.6
Taiwan Semiconductor Manufacturing	2.5
Apple Inc	2.1
Broadcom Inc	2.0
Eli Lilly and Co	1.6
United States Treasury Notes 3.75% 15-05-2028	1.3
Total % of Top 10 Holdings	27.0
Total Number of Stock Holdings	1846
Total Number of Bond Holdings	136
Total Number of Other Holdings	80
Total Number of Holdings	2062

Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	38.2
Consumer Discretionary	16.7
Communication Services	14.1
Industrials	12.9
Health Care	8.5

Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	17.8
Corporate Bonds	39.1
Other Bonds	0.0
Mortgage Backed Securities	26.7
ST Investments (Cash & Other)	5.1
Asset Backed Securities	6.4

Geographic Allocations

Geographic Allocations	% Stocks
United States	61.9
Japan	6.7
France	6.0
Taiwan	4.6
Germany	3.6

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Disclosure

Notes	Disclosure	
Series 5A 75/75: S189 75/100i: M189 100/100r: L189	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 Growth – 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.
Series 5B 75/75: S180 75/100i: M180 100/100r: L180		
Series 5C 75/75: S185 75/100i: M185 100/100r: L185		