

# DFS GIF – Global Balanced – Desjardins Sustainable

**Fund Category**  
Global Neutral Balanced

**Morningstar Return**  
Low

**Morningstar Risk**  
High

**Morningstar Rating™**  
★

## Investment Objective

To provide long-term capital appreciation and, to a lesser extent, generate an income return. Consequently, the fund invests primarily in units of mutual funds which themselves invest in equity and fixed-income securities throughout the world. The fund follows a responsible approach to investing.

## Volatility Analysis



**Best 1 Year Return**  
16.5%  
10-31-2023 to 10-31-2024

**Worst 1 Year Return**  
0.3%  
01-31-2025 to 01-31-2026

## Fund Details

Inception Date: November 2022  
 Series 5 Min. Investment \$: 1000  
 Subsequent Investment \$: 500  
 Total Assets \$Mil: N/A  
 Series 5 NAV \$: 5.68  
 Series 5 MER %: 2.87

## Additional Fees

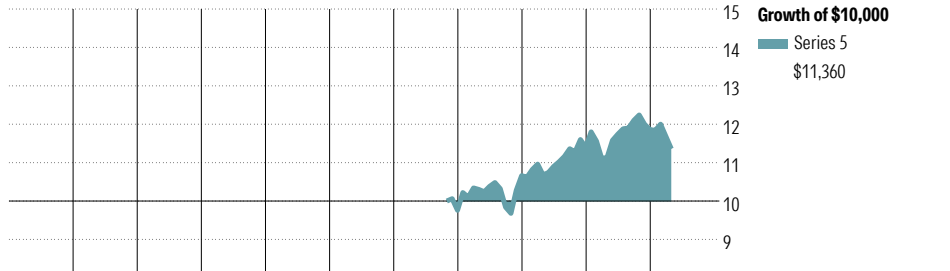
Name Fee  
 75/100i 0.45  
 100/100r 0.50  
 GMWB 1.00  
 GLWB|GLWB2 1.00| 1.10

Management Company: Desjardins Funds  
 Web Site: desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr  
 Alpha: -8.25  
 Beta: 1.20  
 R-Squared: 82.51  
 Standard Deviation: 8.32  
 Upside Capture: 73.86  
 Downside Capture: 163.46  
 Information Ratio: -2.03

## Performance Analysis as of March 31, 2026

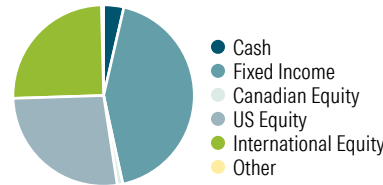


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	9.2	6.9	4.0	-4.2	as at March 31, 2026
											Series 5

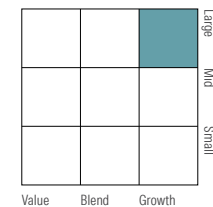
1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-5.3	-4.2	-6.1	2.3	3.2	—	—	3.9	Series 5
4	4	4	4	4	—	—	—	Quartile
1852	1838	1810	1761	1600	1316	760	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

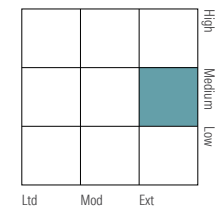
### Asset Mix



### Equity Style



### Fixed Income Style



## Top 10 Holdings

Top 10 Holdings	% Assets
Taiwan Semiconductor Manufacturing	3.3
European Investment Bank 0.75% 23-09-2030	2.9
Microsoft Corp	2.5
Kreditanstalt Fuer Wiederaufbau 4.375% 28-02-2034	2.4
ASML Holding NV	1.8
Export Development Canada 4.75% 05-06-2034	1.7
International Bank For Reconst & Dev 06-05-2032	1.7
European Investment Bank 3.75% 14-02-2033	1.7
NVIDIA Corp	1.6
Schneider Electric SE	1.5
Total % of Top 10 Holdings	21.1
Total Number of Stock Holdings	75
Total Number of Bond Holdings	107
Total Number of Other Holdings	40
<b>Total Number of Holdings</b>	<b>222</b>

## Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	32.0
Industrials	19.0
Financials	16.9
Health Care	15.8
Consumer Discretionary	8.4

## Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	59.6
Corporate Bonds	32.7
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	7.5
Asset Backed Securities	0.0

## Geographic Allocations

Geographic Allocations	% Stocks
United States	50.7
Taiwan	9.1
United Kingdom	6.3
Netherlands	3.4
Brazil	3.3

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## Disclosure

Notes	Disclosure	
Series 5A 75/75: S179 75/100i: M179 100/100r: L179	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 – Desjardins Sustainable. 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: S170 75/100i: M170 100/100r: L170		
Series 5C 75/75: S175 75/100i: M175 100/100r: L175		