

DFS GIF – Global Balanced – Desjardins Sustainable

Fund Category Global Neutral Balanced	Morningstar Return Low	Morningstar Risk High	Morningstar Rating™ ★
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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 17.3% 10-31-2023 to 10-31-2024	Worst 1 Year Return 1.2% 01-31-2025 to 01-31-2026
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Fund Details

Inception Date	November 2022
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	2.7
Series 6 NAV \$	5.79
Series 6 MER %	2.41
Series 7 NAV \$	5.74
Series 7 MER %	1.88
Series 8 NAV \$	5.61
Series 8 MER %	2.06

Additional Fees

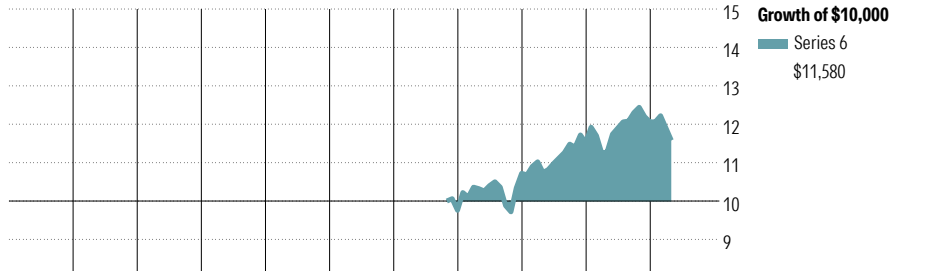
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.35
Helios2 – 100/100 i	1.15

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	-7.71	3 Yr
Beta	1.21	
R-Squared	83.22	
Standard Deviation	8.33	
Upside Capture	76.75	
Downside Capture	160.56	
Information Ratio	-1.89	

Performance Analysis as of March 31, 2026

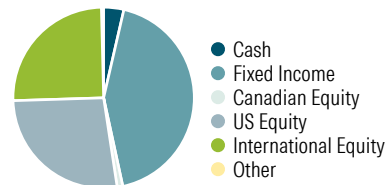


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
-	-	-	-	-	-	-	9.8	7.5	4.7	-4.0	Series 6
-	-	-	-	-	-	-	9.6	7.3	4.2	-4.0	Series 7
-	-	-	-	-	-	-	8.8	6.6	3.5	-4.3	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-5.2	-4.0	-5.9	3.0	3.8	-	-	4.5	Series 6
-5.3	-4.0	-5.9	2.7	3.5	-	-	4.2	Series 7
-5.4	-4.3	-6.3	1.8	2.8	-	-	3.5	Series 8
4	4	4	4	4	-	-	-	Quartile
1852	1838	1810	1761	1600	1316	760	-	No. of Funds in Category

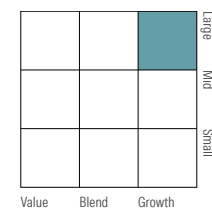
Portfolio Analysis as of March 31, 2026

Asset Mix

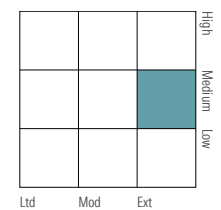


% Assets

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
Total Number of Holdings	222

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

Series 6A
 Helios2 – 75/75 : S176A
 Helios2 – 75/100 i : M176A
 Helios2 – 100/100 i : T176A
 Helios2 - 75/100 GLWB : G176A
 Series 6B
 Helios2 – 75/75 : S176B
 Helios2 – 75/100 i : M176B
 Helios2 – 100/100 i : T176B
 Helios2 - 75/100 GLWB : G176B
 Series 6C
 Helios2 – 75/75 : S176C
 Helios2 – 75/100 i : M176C
 Helios2 – 100/100 i : T176C
 Helios2 - 75/100 GLWB : G176C
 Series 6D
 Helios2 – 75/75 : S176D
 Helios2 – 75/100 i : M176D
 Helios2 – 100/100 i : T176D
 Series 6E
 Helios2 – 75/75 : S176E
 Helios2 – 75/100 i : M176E
 Helios2 – 100/100 i : T176E

Series 7A
 Helios2 – 75/75 : S177A
 Helios2 – 75/100 i : M177A
 Helios2 – 100/100 i : T177A
 Helios2 - 75/100 GLWB : G177A

Series 8A
 Helios2 – 75/75 : S178A
 Helios2 – 75/100 i : M178A
 Helios2 – 100/100 i : T178A
 Helios2 - 75/100 GLWB : G178A

Series 8B
 Helios2 – 75/75 : S178B
 Helios2 – 75/100 i : M178B
 Helios2 – 100/100 i : T178B
 Helios2 - 75/100 GLWB : G178B

Series 8C
 Helios2 – 75/75 : S178C
 Helios2 – 75/100 i : M178C
 Helios2 – 100/100 i : T178C
 Helios2 - 75/100 GLWB : G178C

Series 8D
 Helios2 – 75/75 : S178D
 Helios2 – 75/100 i : M178D
 Helios2 – 100/100 i : T178D

Series 8E
 Helios2 – 75/75 : S178E
 Helios2 – 75/100 i : M178E
 Helios2 – 100/100 i : T178E

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 – Global Balanced – Desjardins Sustainable. 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.