

DFS GIF – Balanced Income – Franklin Quotential

Fund Category Global Fixed Income Balanced **Morningstar Return** AboveAverage **Morningstar Risk** High **Morningstar Rating™** ★★★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return 16.6%
10-31-2023 to 10-31-2024

Worst 1 Year Return -12.8%
12-31-2021 to 12-31-2022

Fund Details

Inception Date February 2014

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 111.2

Series 6 NAV \$ 7.19

Series 6 MER % 2.69

Series 7 NAV \$ 7.61

Series 7 MER % 2.30

Series 8 NAV \$ 6.60

Series 8 MER % 2.32

Additional Fees

Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.10
Helios2 – 100/100 i	-

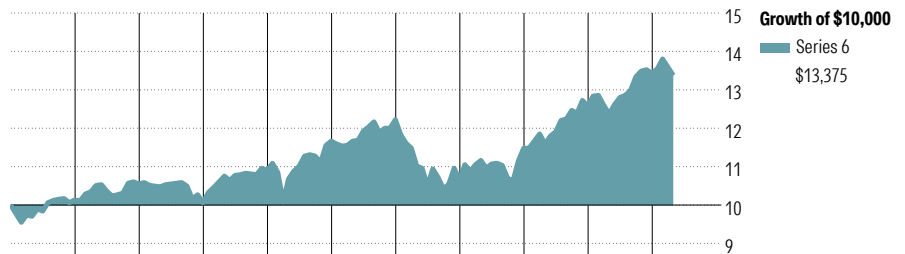
Management Company Franklin Templeton Investments Corp

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.54
Beta	1.22
R-Squared	95.53
Standard Deviation	6.21
Upside Capture	117.87
Downside Capture	145.18
Information Ratio	0.00

Performance Analysis as of March 31, 2026

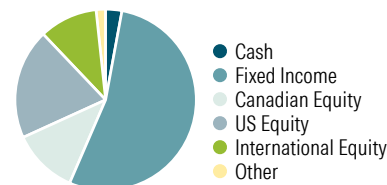


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
	1.3	4.1	-4.6	8.3	7.0	4.8	-12.8	7.7	9.6	6.8	-0.4	Series 6
	1.8	4.6	-4.2	8.9	7.5	5.3	-12.3	8.2	10.1	7.3	-0.3	Series 7
	-	-	-	8.7	7.2	5.1	-12.3	7.9	10.0	7.1	-0.2	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
	-3.1	-0.4	0.3	6.2	6.6	3.0	3.2	3.0	Series 6
	-3.1	-0.3	0.5	6.7	7.1	3.5	3.7	3.5	Series 7
	-3.1	-0.2	0.6	6.6	7.0	3.4	-	3.6	Series 8
	4	3	3	2	2	2	2	-	Quartile
	438	438	438	438	418	415	269	-	No. of Funds in Category

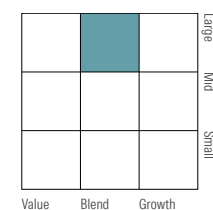
Portfolio Analysis as of March 31, 2026

Asset Mix

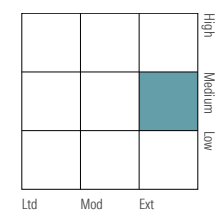


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

	% Assets
FTGF Putnam US Large Cap Value A USDAcc	3.0
NVIDIA Corp	1.3
Apple Inc	1.2
Microsoft Corp	0.9
Canada Housing Trust No.1 3.1% 15-06-2028	0.8
Ontario (Province Of) 3.6% 02-06-2035	0.8
Royal Bank of Canada	0.7
United States Treasury Notes 4% 15-11-2035	0.6
Amazon.com Inc	0.6
Alberta (Province Of) 3.05% 01-12-2048	0.6
Total % of Top 10 Holdings	10.5
Total Number of Stock Holdings	2101
Total Number of Bond Holdings	927
Total Number of Other Holdings	281
Total Number of Holdings	3309

Top 5 Sectors

	% Equity
Information Technology	21.4
Financials	18.7
Industrials	12.4
Materials	8.3
Consumer Discretionary	8.0

Fixed Income Breakdown

	% Fixed Income
Government Bonds	41.7
Corporate Bonds	47.6
Other Bonds	0.0
Mortgage Backed Securities	5.3
ST Investments (Cash & Other)	-13.8
Asset Backed Securities	0.0

Geographic Allocations

	% Stocks
United States	47.3
Canada	28.0
Japan	4.7
South Korea	2.2
Taiwan	2.1

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 6A

Helios2 – 75/75 : S346A
Helios2 – 75/100 i : M346A
Helios2 – 75/100 GLWB : G346A

Series 6B

Helios2 – 75/75 : S346B
Helios2 – 75/100 i : M346B
Helios2 – 75/100 GLWB : G346B

Series 6C

Helios2 – 75/75 : S346C
Helios2 – 75/100 i : M346C
Helios2 – 75/100 GLWB : G346C

Series 7A

Helios2 – 75/75 : S347A
Helios2 – 75/100 i : M347A
Helios2 – 75/100 GLWB : G347A

Series 8A

Helios2 – 75/75 : S348A
Helios2 – 75/100 i : M348A
Helios2 – 75/100 GLWB : G348A

Series 8B

Helios2 – 75/75 : S348B
Helios2 – 75/100 i : M348B
Helios2 – 75/100 GLWB : G348B

Series 8C

Helios2 – 75/75 : S348C
Helios2 – 75/100 i : M348C
Helios2 – 75/100 GLWB : G348C

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 – Balanced Income – Quotential. 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.