

DFS GIF – Money Market

Fund Category

Canadian Money Market

Morningstar Return

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Morningstar Risk

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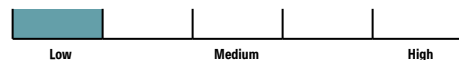
Morningstar Rating™

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Investment Objective

To provide a higher level of interest income that can normally be obtained from savings accounts, combined with a high level of liquidity and safety of capital.

Volatility Analysis



Best 1 Year Return

3.9%

08-31-2023 to 08-31-2024

Worst 1 Year Return

-1.5%

06-30-2021 to 06-30-2022

Fund Details

Inception Date	November 1995
Series 1 Min. Investment \$	500
Series 3 Min. Investment \$	500
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	38.2
Series 1 NAV \$	7.05
Series 1 MER %	1.67
Series 3 NAV \$	7.03
Series 3 MER %	1.75
Series 5 NAV \$	7.47
Series 5 MER %	1.39

Additional Fees

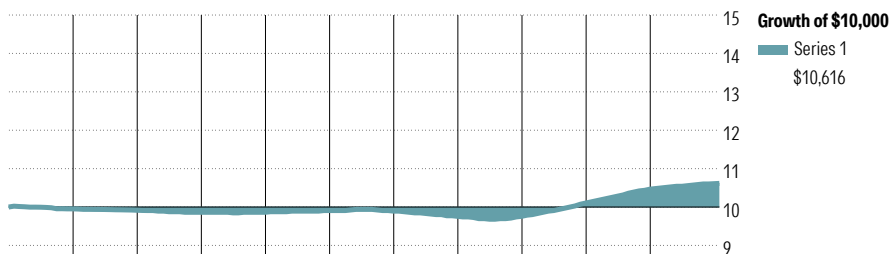
Name	Fee
75/100i	0.25
100/100r	0.25
GMWB	0.60
GLWB GLWB2	0.60 0.60

Management Company	Desjardins Global Asset Management
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-1.16
Beta		0.06
R-Squared		15.76
Standard Deviation		0.36
Upside Capture		70.74
Downside Capture		-
Information Ratio		-5.89

Performance Analysis as of December 31, 2025

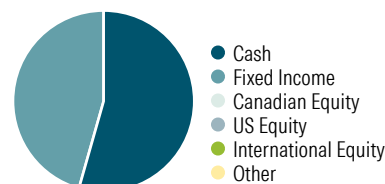


2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Calendar Year
-0.5	-0.4	-0.5	0.0	0.5	-0.2	-1.4	0.0	3.5	3.6	1.4	Series 1
-0.5	-0.4	-0.5	0.2	0.3	-0.2	-1.5	0.2	3.2	3.4	1.4	Series 3
-0.1	0.0	-0.2	0.4	0.7	0.1	-1.2	0.4	3.7	3.8	1.8	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.1	0.3	0.7	1.4	2.9	1.4	0.6	1.1	Series 1
0.1	0.3	0.6	1.4	2.7	1.3	0.6	0.9	Series 3
0.0	0.3	0.7	1.8	3.1	1.7	0.9	0.6	Series 5
2	4	4	4	4	4	4	—	Quartile
294	294	294	294	288	284	198	—	No. of Funds in Category

Portfolio Analysis as of December 31, 2025

Asset Mix



% Assets

Fixed Income Style

	High	Medium	Low
Ltd			
Mod			
Ext			

Credit Quality

High	77.9
Medium	9.2
Low	0.0
N/A	12.9

Top 10 Holdings

	% Assets
Canada (Government of) 0% 12-08-2026	9.1
Royal Bank of Canada 5.235% 02-11-2026	9.0
Fortified Trust 1.964% 23-10-2026	7.5
Glacier Credit Card Trust 4.74% 20-09-2026	6.5
Merit Trust 0% 07-05-2026	4.6
North West Redwater Partnership (ST)	4.5
Hyundai Capital Canada Inc 0% 05-01-2026	3.2
Prime Trust 0% 05-03-2026	3.2
Canadian Dollar	3.1
Bank of Montreal 2.55129% 18-11-2026	2.9
Total % of Top 10 Holdings	53.6
Total Number of Stock Holdings	0
Total Number of Bond Holdings	8
Total Number of Other Holdings	40
Total Number of Holdings	48

Fixed Income Breakdown

	% Fixed Income
Government Bonds	18.5
Corporate Bonds	12.9
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	53.7
Asset Backed Securities	0.0

Cash Breakdown

	Cash (%)
Corporate Cash	83.0
Liquid Bonds	12.1
General Cash	4.9
Treasury Bills	0.0

DFS GIF – Money Market

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Notes

Series 5A
75/75: S559
75/100i: M559
100/100r: L559

Series 5B
75/75: S550
75/100i: M550
100/100r: L550

Series 5C
75/75: S555
75/100i: M555
100/100r: L555

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 – Money Market. 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.