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DFS GIF - Money Market

Fund Category
 Canadian Money Market

Morningstar Return
Morningstar Risk
Morningstar Rating™
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	Worst 1 Year Return
3.9%	-1.5%
08-31-2023 to 08-31-2024	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

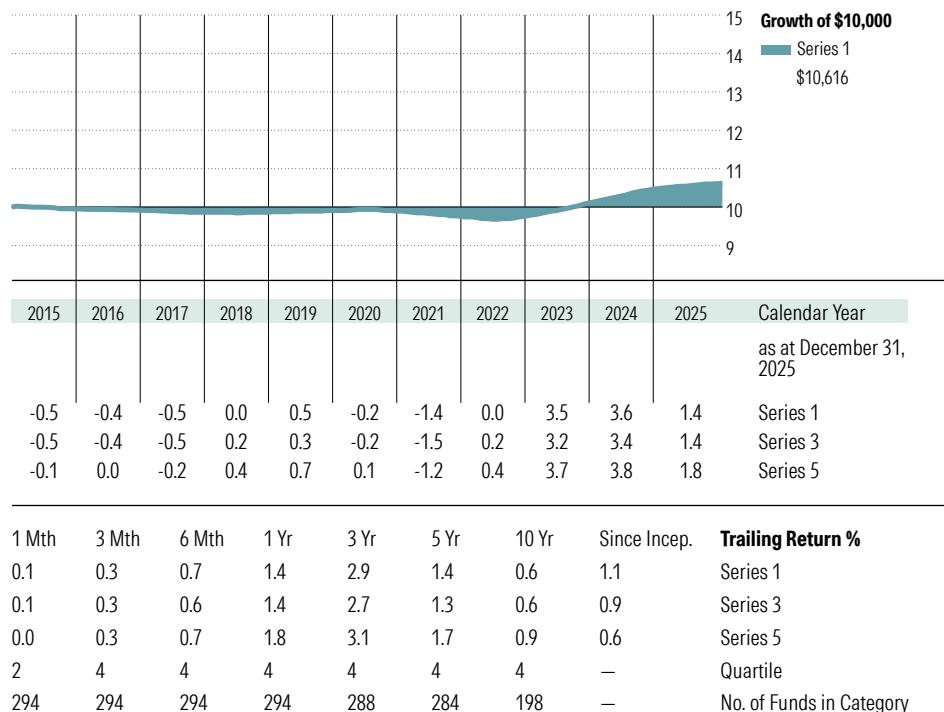
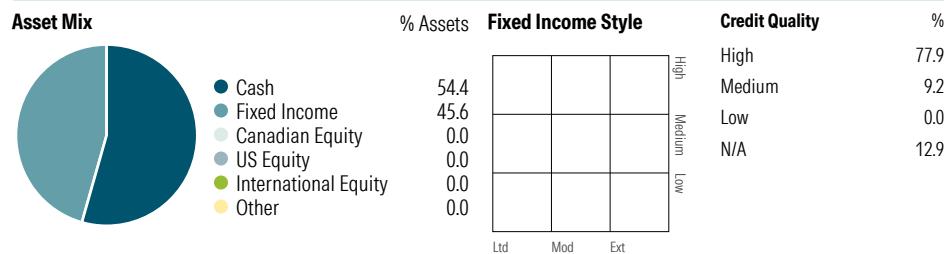
Additional Fees

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

	3 Yr
Alpha	-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

Portfolio Analysis as of December 31, 2025

Top 10 Holdings

Holder	% Assets
Canada (Government of)	9.1
Royal Bank of Canada	9.0
Fortified Trust	7.5
Glacier Credit Card Trust	6.5
Merit Trust	4.6
North West Redwater Partnership (ST)	4.5
Hyundai Capital Canada Inc	3.2
Prime Trust	3.2
Canadian Dollar	3.1
Bank of Montreal	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

Category	% 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 Disclosure

Notes	Disclosure	
Series 5A 75/75: S559 75/100i: M559 100/100r: L559	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.	
Series 5B 75/75: S550 75/100i: M550 100/100r: L550		
Series 5C 75/75: S555 75/100i: M555 100/100r: L555		