

DFS GIF – Money Market

Fund Category

Canadian Money Market

Morningstar Return

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Morningstar Risk

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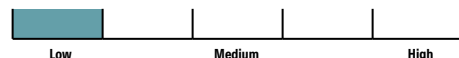
Morningstar Rating™

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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

4.4%

06-30-2023 to 06-30-2024

Worst 1 Year Return

-1.0%

05-31-2021 to 05-31-2022

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	38.2
Series 6 NAV \$	5.67
Series 6 MER %	1.07
Series 7 NAV \$	6.02
Series 7 MER %	0.63
Series 8 NAV \$	5.78
Series 8 MER %	0.72

Additional Fees

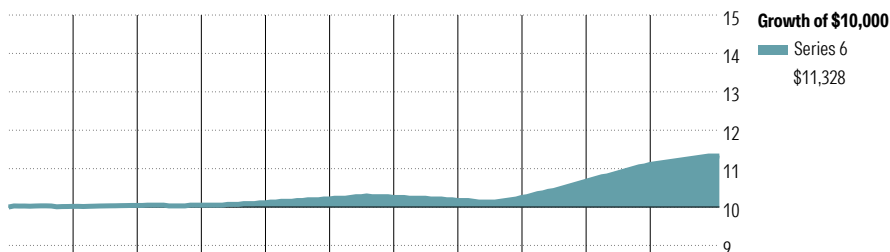
Name	Fee
Helios2 – 75/100 i	0.15
Helios2 – 75/100 GLWB	0.30
Helios2 – 100/100 i	0.30

Management Company	Desjardins Global Asset Management
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.58
Beta	-0.01
R-Squared	9.96
Standard Deviation	0.37
Upside Capture	83.99
Downside Capture	-
Information Ratio	-2.79

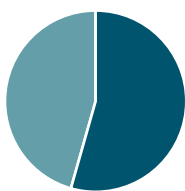
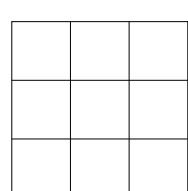
Performance Analysis as of December 31, 2025



2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Calendar Year
0.2	0.2	0.1	0.6	1.0	0.4	-0.8	0.8	4.1	4.1	2.0	Series 6
0.6	0.7	0.6	1.4	1.3	1.1	-0.4	1.1	4.7	4.8	2.2	Series 7
—	—	—	—	1.4	0.8	-0.4	1.0	4.4	4.6	2.3	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
0.0	0.4	0.9	2.0	3.4	2.0	1.2	1.1	Series 6
0.2	0.2	0.8	2.2	3.9	2.5	1.7	1.6	Series 7
0.2	0.5	1.0	2.3	3.8	2.4	—	1.9	Series 8
4	3	2	2	2	2	2	—	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	Credit Quality	%
				
Cash	54.4		High	77.9
Fixed Income	45.6		Medium	9.2
Canadian Equity	0.0		Low	0.0
US Equity	0.0		N/A	12.9
International Equity	0.0			
Other	0.0			

Top 10 Holdings	% Assets	Fixed Income Breakdown	% Fixed Income
Canada (Government of) 0% 12-08-2026	9.1	Government Bonds	18.5
Royal Bank of Canada 5.235% 02-11-2026	9.0	Corporate Bonds	12.9
Fortified Trust 1.964% 23-10-2026	7.5	Other Bonds	0.0
Glacier Credit Card Trust 4.74% 20-09-2026	6.5	Mortgage Backed Securities	0.0
Merit Trust 0% 07-05-2026	4.6	ST Investments (Cash & Other)	53.7
North West Redwater Partnership (ST)	4.5	Asset Backed Securities	0.0
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		

DFS GIF – Money Market

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S556A

Helios2 – 75/100 i : M556A

Helios2 – 100/100 i : T556A

Helios2 – 75/100 GLWB : G556A

Series 6B

Helios2 – 75/75 : S556B

Helios2 – 75/100 i : M556B

Helios2 – 100/100 i : T556B

Helios2 – 75/100 GLWB : G556B

Series 6C

Helios2 – 75/75 : S556C

Helios2 – 75/100 i : M556C

Helios2 – 100/100 i : T556C

Helios2 – 75/100 GLWB : G556C

Series 6D

Helios2 – 75/75 : S556D

Helios2 – 75/100 i : M556D

Helios2 – 100/100 i : T556D

Series 6E

Helios2 – 75/75 : S556E

Helios2 – 75/100 i : M556E

Helios2 – 100/100 i : T556E

Series 7A

Helios2 – 75/75 : S557A

Helios2 – 75/100 i : M557A

Helios2 – 100/100 i : T557A

Helios2 – 75/100 GLWB : G557A

Series 8A

Helios2 – 75/75 : S558A

Helios2 – 75/100 i : M558A

Helios2 – 100/100 i : T558A

Helios2 – 75/100 GLWB : G558A

Series 8B

Helios2 – 75/75 : S558B

Helios2 – 75/100 i : M558B

Helios2 – 100/100 i : T558B

Helios2 – 75/100 GLWB : G558B

Series 8C

Helios2 – 75/75 : S558C

Helios2 – 75/100 i : M558C

Helios2 – 100/100 i : T558C

Helios2 – 75/100 GLWB : G558C

Series 8D

Helios2 – 75/75 : S558D

Helios2 – 75/100 i : M558D

Helios2 – 100/100 i : T558D

Series 8E

Helios2 – 75/75 : S558E

Helios2 – 75/100 i : M558E

Helios2 – 100/100 i : T558E

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 - 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.