

Printed on January 13, 2026

## 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
4.4%	-1.0%
06-30-2023 to 06-30-2024	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**

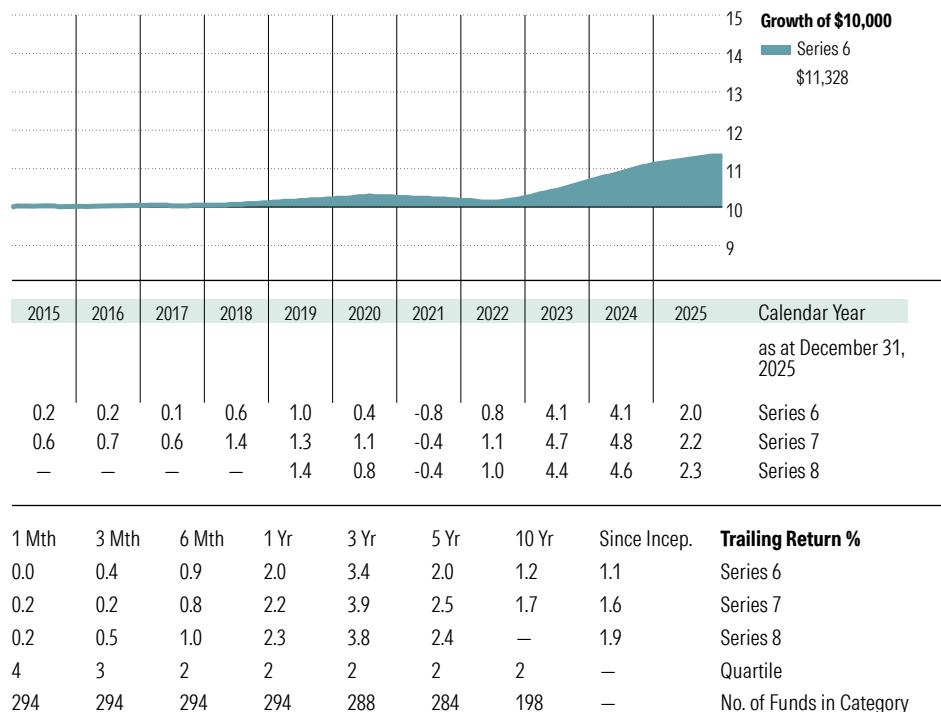
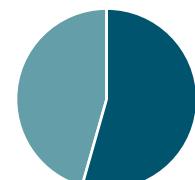
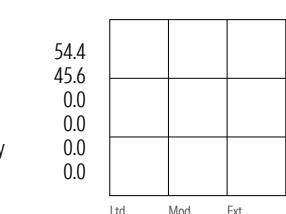
Name	Fee
Helios2 - 75/100 i	0.15
Helios2 - 75/100 GLWB	0.30
Helios2 - 100/100 i	0.30

 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**

**Portfolio Analysis as of December 31, 2025**
**Asset Mix**

**Fixed Income Style**

**Credit Quality**

**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
<b>Total Number of Holdings</b>	<b>48</b>

**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

## Disclosure

Notes	Disclosure	
Series 6A		
Helios2 - 75/75 : S556A	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.	
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		