

# DFS GIF – Moderate – Desjardins Sustainable

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

## Investment Objective

To provide income and a moderate long-term capital appreciation by investing primarily in Canadian and foreign equity and fixed-income securities and/or in units of mutual funds which themselves invest primarily in Canadian or foreign equity and fixed-income securities. The Fund follows a responsible approach to investing.

## Volatility Analysis



**Best 1 Year Return** 14.9%  
10-31-2023 to 10-31-2024

**Worst 1 Year Return** -16.1%  
09-30-2021 to 09-30-2022

## Fund Details

Inception Date November 2020  
Series 5 Min. Investment \$ 1000  
Subsequent Investment \$ 500  
Total Assets \$Mil N/A  
Series 5 NAV \$ 4.97  
Series 5 MER % 2.75

## Additional Fees

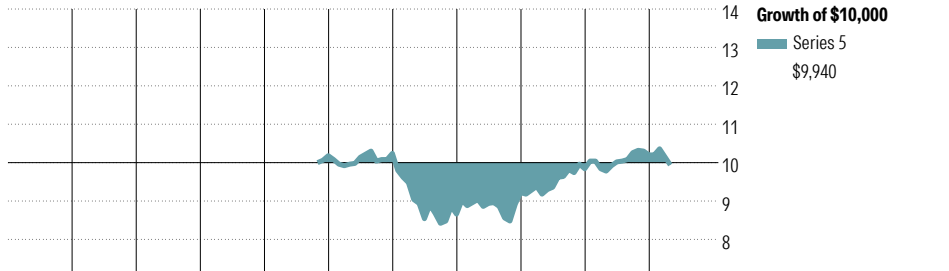
Name Fee  
75/100i 0.40  
100/100r 0.40  
GMWB 0.75  
GLWB|GLWB2 0.80|0.80

Management Company Desjardins Funds  
Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr  
Alpha -3.53  
Beta 1.25  
R-Squared 96.34  
Standard Deviation -  
Upside Capture 96.49  
Downside Capture 161.90  
Information Ratio -1.76

## Performance Analysis as of March 31, 2026

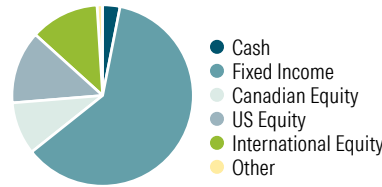


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
-	-	-	-	-	-	-	-	-	3.7	-2.5	as at March 31, 2026
											Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-4.1	-2.5	-3.1	1.0	3.5	0.0	—	-0.1	Series 5
4	4	4	4	4	4	—	—	Quartile
438	438	438	438	418	415	269	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

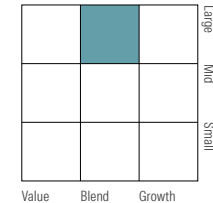
### Asset Mix



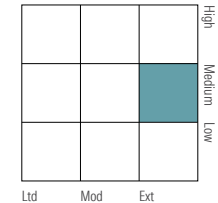
### % Assets

Cash 3.1  
Fixed Income 61.2  
Canadian Equity 9.4  
US Equity 13.0  
International Equity 12.3  
Other 1.0

### Equity Style



### Fixed Income Style



## Top 10 Holdings

Top 10 Holdings	% Assets
Canada (Government of) 3.5% 01-03-2028	1.9
Canada (Government of) 3.25% 01-12-2034	1.3
Desjardins Sustainable Canadian Equity Plus Fund,	1.0
Canada (Government of) 3.25% 01-12-2033	0.8
Microsoft Corp	0.8
NVIDIA Corp	0.8
Royal Bank of Canada	0.7
Ontario (Province Of) 4.6% 02-06-2039	0.7
Federal National Mortgage Association 0% 01-04-2044	0.6
Canada (Government of) 1.5% 01-06-2031	0.6
Total % of Top 10 Holdings	9.2
Total Number of Stock Holdings	342
Total Number of Bond Holdings	1624
Total Number of Other Holdings	592
<b>Total Number of Holdings</b>	<b>2558</b>

## Top 5 Sectors

Top 5 Sectors	% Equity
Financials	21.0
Information Technology	20.6
Industrials	16.0
Health Care	10.2
Consumer Staples	7.9

## Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	49.5
Corporate Bonds	40.2
Other Bonds	0.0
Mortgage Backed Securities	7.0
ST Investments (Cash & Other)	1.8
Asset Backed Securities	0.0

## Geographic Allocations

Geographic Allocations	% Stocks
United States	37.5
Canada	27.1
United Kingdom	6.8
France	5.3
Germany	3.5

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## Disclosure

Notes	Disclosure	
Series 5A 75/75: S059 75/100i: M059 100/100r: L059	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 – Moderate – Desjardins Sustainable. 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: S050 75/100i: M050 100/100r: L050		
Series 5C 75/75: S055 75/100i: M055 100/100r: L055		