

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 15.4%
10-31-2023 to 10-31-2024

Worst 1 Year Return -15.7%
09-30-2021 to 09-30-2022

Fund Details

Inception Date November 2020

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 4.8

Series 6 NAV \$ 5.08

Series 6 MER % 2.41

Series 7 NAV \$ N/A

Series 7 MER % 1.90

Series 8 NAV \$ N/A

Series 8 MER % 2.02

Additional Fees

Name	Fee
Helios2 – 75/100 i	0.40
Helios2 – 75/100 GLWB	1.15
Helios2 – 100/100 i	0.90

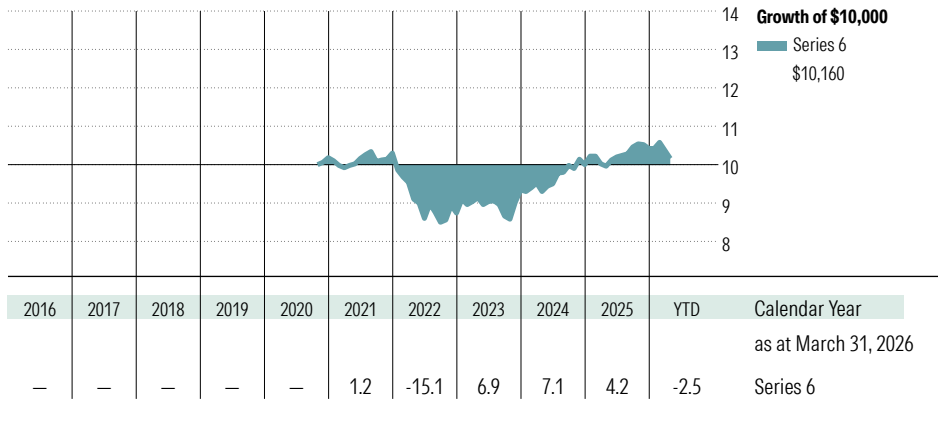
Management Company Desjardins Funds

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-3.14
Beta	1.27
R-Squared	96.15
Standard Deviation	6.43
Upside Capture	101.00
Downside Capture	162.73
Information Ratio	-1.42

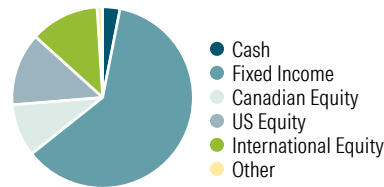
Performance Analysis as of March 31, 2026



	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.0	-2.5	-2.9	1.4	4.0	0.5	—	0.3	Series 6
Quartile	4	4	4	4	4	4	—	—	Quartile
No. of Funds in Category	438	438	438	438	418	415	269	—	No. of Funds in Category

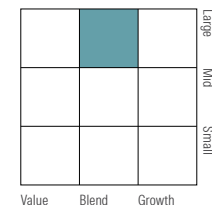
Portfolio Analysis as of March 31, 2026

Asset Mix

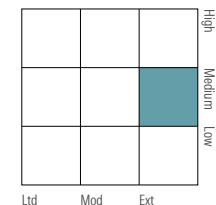


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Company	% 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, Canada (Government of) 3.25% 01-12-2033	1.0
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
Total Number of Holdings	2558

Top 5 Sectors

Sector	% Equity
Financials	21.0
Information Technology	20.6
Industrials	16.0
Health Care	10.2
Consumer Staples	7.9

Fixed Income Breakdown

Category	% 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

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

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Disclosure

Notes

Series 6A
 Helios2 – 75/75 : S056A
 Helios2 – 75/100 i : M056A
 Helios2 – 100/100 i : T056A
 Helios2 - 75/100 GLWB : G056A
 Series 6B
 Helios2 – 75/75 : S056B
 Helios2 – 75/100 i : M056B
 Helios2 – 100/100 i : T056B
 Helios2 - 75/100 GLWB : G056B
 Series 6C
 Helios2 – 75/75 : S056C
 Helios2 – 75/100 i : M056C
 Helios2 – 100/100 i : T056C
 Helios2 - 75/100 GLWB : G056C
 Series 6D
 Helios2 – 75/75 : S056D
 Helios2 – 75/100 i : M056D
 Helios2 – 100/100 i : T056D
 Series 6E
 Helios2 – 75/75 : S056E
 Helios2 – 75/100 i : M056E
 Helios2 – 100/100 i : T056E

Series 7A
 Helios2 – 75/75 : S057A
 Helios2 – 75/100 i : M057A
 Helios2 – 100/100 i : T057A
 Helios2 - 75/100 GLWB : G057A

Series 8A
 Helios2 – 75/75 : S058A
 Helios2 – 75/100 i : M058A
 Helios2 – 100/100 i : T058A
 Helios2 - 75/100 GLWB : G058A

Series 8B
 Helios2 – 75/75 : S058B
 Helios2 – 75/100 i : M058B
 Helios2 – 100/100 i : T058B
 Helios2 - 75/100 GLWB : G058B

Series 8C
 Helios2 – 75/75 : S058C
 Helios2 – 75/100 i : M058C
 Helios2 – 100/100 i : T058C
 Helios2 - 75/100 GLWB : G058C

Series 8D
 Helios2 – 75/75 : S058D
 Helios2 – 75/100 i : M058D
 Helios2 – 100/100 i : T058D

Series 8E
 Helios2 – 75/75 : S058E
 Helios2 – 75/100 i : M058E
 Helios2 – 100/100 i : T058E

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 – Moderate – Desjardins Sustainable. 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.