

DFS GIF – Moderate – Desjardins Wise ETF

Fund Category
Global Fixed Income Balanced

Morningstar Return
Average

Morningstar Risk
Above Average

Morningstar Rating™
★★

Investment Objective

To provide a regular income return and long-term capital appreciation. Consequently, the Fund invests mainly in exchange-traded funds which themselves invest in fixed-income and equity securities throughout the world.

Volatility Analysis



Best 1 Year Return
15.5%
09-30-2023 to 09-30-2024

Worst 1 Year Return
-14.0%
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 \$	5.56
Series 5 MER %	2.53

Additional Fees

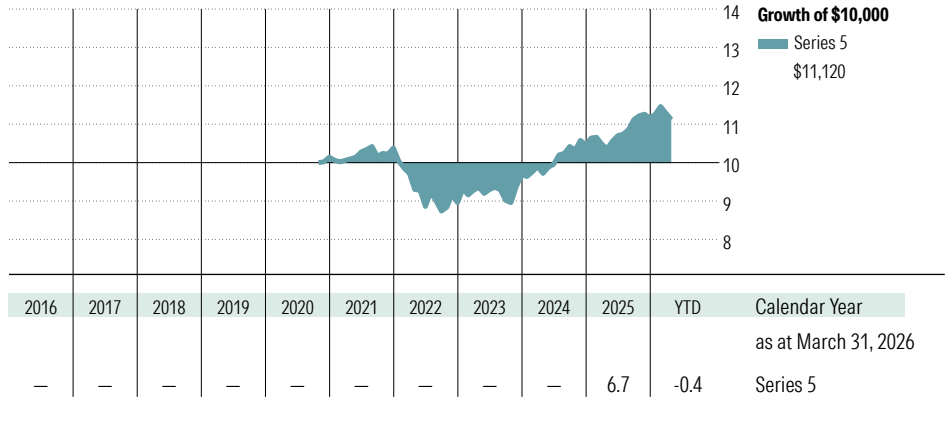
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	0.90 0.95

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.74
Beta	1.17
R-Squared	97.14
Standard Deviation	-
Upside Capture	112.68
Downside Capture	140.30
Information Ratio	-0.28

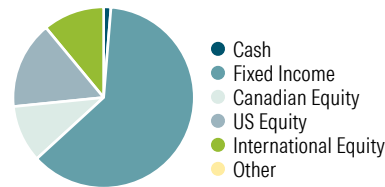
Performance Analysis as of March 31, 2026



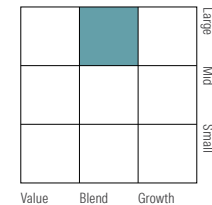
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-3.0	-0.4	0.0	6.1	6.2	2.0	—	2.0	Series 5
Quartile	3	3	3	2	2	3	—	—	Quartile
No. of Funds in Category	438	438	438	438	418	415	269	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

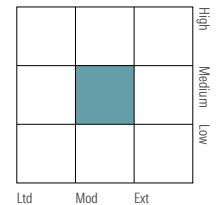
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
iShares Broad USD High Yield Corp Bd ETF	7.8
NVIDIA Corp	1.0
Apple Inc	0.9
Royal Bank of Canada	0.7
Microsoft Corp	0.7
Canada (Government of) 2.75% 01-09-2030	0.5
Canada (Government of) 1.25% 01-06-2030	0.5
Amazon.com Inc	0.5
The Toronto-Dominion Bank	0.5
Canada (Government of) 0.5% 01-12-2030	0.4
Total % of Top 10 Holdings	13.6
Total Number of Stock Holdings	3026
Total Number of Bond Holdings	13127
Total Number of Other Holdings	1207
Total Number of Holdings	17360

Top 5 Sectors

Top 5 Sectors	% Equity
Financials	21.0
Information Technology	18.5
Industrials	12.6
Materials	8.6
Energy	8.3

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	43.3
Corporate Bonds	54.5
Other Bonds	0.0
Mortgage Backed Securities	0.1
ST Investments (Cash & Other)	2.7
Asset Backed Securities	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	42.4
Canada	27.8
Japan	6.2
United Kingdom	3.6
Switzerland	2.3

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Disclosure

Notes

Series 5A

75/75: S099

75/100i: M099

100/100r: L099

Series 5B

75/75: S090

75/100i: M090

100/100r: L090

Series 5C

75/75: S095

75/100i: M095

100/100r: L095

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 Wise ETF. 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.