

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

15.9%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.7%
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	4.7
Series 6 NAV \$	5.67
Series 6 MER %	2.36
Series 7 NAV \$	N/A
Series 7 MER %	1.78
Series 8 NAV \$	N/A
Series 8 MER %	1.93

Additional Fees

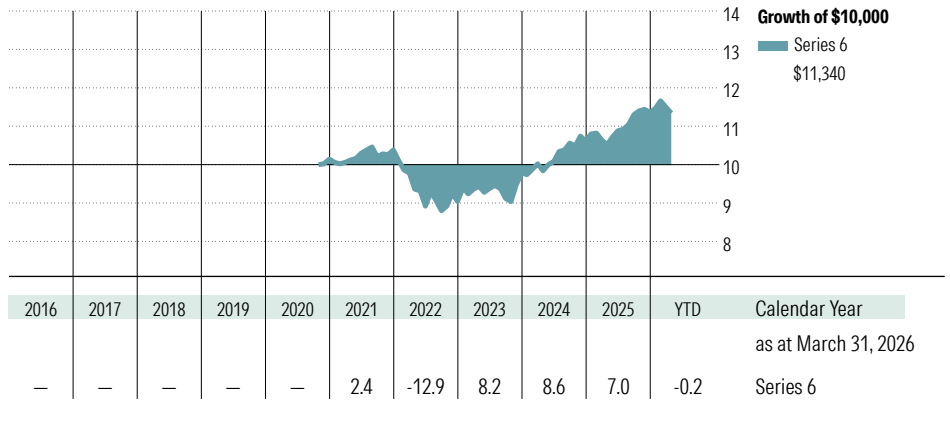
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.15
Helios2 – 100/100 i	0.85

Management Company	Desjardins Funds
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.34
Beta	1.15
R-Squared	96.26
Standard Deviation	5.81
Upside Capture	114.45
Downside Capture	135.84
Information Ratio	0.02

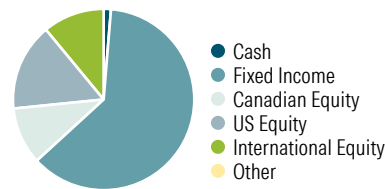
Performance Analysis as of March 31, 2026



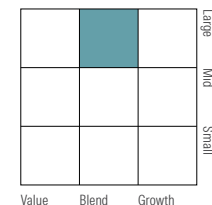
	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-2.7	-0.2	0.4	6.6	6.6	2.4	—	2.4	Series 6
Quartile	3	3	2	1	2	3	—	—	Quartile
No. of Funds in Category	438	438	438	438	418	415	269	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026

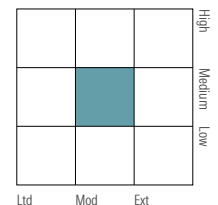
Asset Mix



Equity Style



Fixed Income Style



Top 10 Holdings

Holder	% 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

Sector	% Equity
Financials	21.0
Information Technology	18.5
Industrials	12.6
Materials	8.6
Energy	8.3

Fixed Income Breakdown

Category	% 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

Region	% 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 6A
 Helios2 – 75/75 : S096A
 Helios2 – 75/100 i : M096A
 Helios2 – 100/100 i : T096A
 Helios2 - 75/100 GLWB : G096A
 Series 6B
 Helios2 – 75/75 : S096B
 Helios2 – 75/100 i : M096B
 Helios2 – 100/100 i : T096B
 Helios2 - 75/100 GLWB : G096B
 Series 6C
 Helios2 – 75/75 : S096C
 Helios2 – 75/100 i : M096C
 Helios2 – 100/100 i : T096C
 Helios2 - 75/100 GLWB : G096C
 Series 6D
 Helios2 – 75/75 : S096D
 Helios2 – 75/100 i : M096D
 Helios2 – 100/100 i : T096D
 Series 6E
 Helios2 – 75/75 : S096E
 Helios2 – 75/100 i : M096E
 Helios2 – 100/100 i : T096E

Series 7A
 Helios2 – 75/75 : S097A
 Helios2 – 75/100 i : M097A
 Helios2 – 100/100 i : T097A
 Helios2 - 75/100 GLWB : G097A

Series 8A
 Helios2 – 75/75 : S098A
 Helios2 – 75/100 i : M098A
 Helios2 – 100/100 i : T098A
 Helios2 - 75/100 GLWB : G098A

Series 8B
 Helios2 – 75/75 : S098B
 Helios2 – 75/100 i : M098B
 Helios2 – 100/100 i : T098B
 Helios2 - 75/100 GLWB : G098B

Series 8C
 Helios2 – 75/75 : S098C
 Helios2 – 75/100 i : M098C
 Helios2 – 100/100 i : T098C
 Helios2 - 75/100 GLWB : G098C

Series 8D
 Helios2 – 75/75 : S098D
 Helios2 – 75/100 i : M098D
 Helios2 – 100/100 i : T098D

Series 8E
 Helios2 – 75/75 : S098E
 Helios2 – 75/100 i : M098E
 Helios2 – 100/100 i : T098E

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 - 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.