

DFS GIF – Global Dividend – Desjardins

Fund Category
Global Dividend & Income Equity

Morningstar Return
AboveAverage

Morningstar Risk
BelowAverage

Morningstar Rating™
★★★★

Investment Objective

The objective of this Fund is to provide dividend income and long term capital appreciation through the investment in equity and equity related securities of companies around the world, including, when deemed appropriate, emerging markets.

Volatility Analysis



Best 1 Year Return

27.0%
09-30-2023 to 09-30-2024

Worst 1 Year Return

-14.9%
03-31-2019 to 03-31-2020

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 | 39.8 |
| Series 6 NAV \$ | 11.03 |
| Series 6 MER % | 2.73 |
| Series 7 NAV \$ | 11.70 |
| Series 7 MER % | 2.47 |
| Series 8 NAV \$ | 8.88 |
| Series 8 MER % | 2.35 |

Additional Fees

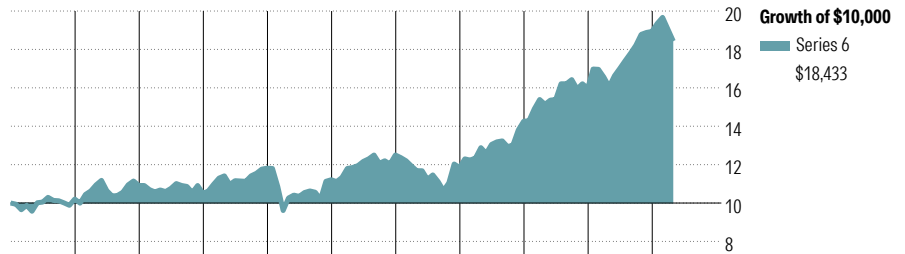
| Name | Fee |
|-----------------------|------|
| Helios2 – 75/100 i | 0.55 |
| Helios2 – 75/100 GLWB | - |
| Helios2 – 100/100 i | 1.35 |

Management Company Desjardins Funds
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

| | 3 Yr |
|--------------------|-------|
| Alpha | -0.88 |
| Beta | 0.83 |
| R-Squared | 71.20 |
| Standard Deviation | 9.56 |
| Upside Capture | 78.62 |
| Downside Capture | 74.31 |
| Information Ratio | -0.67 |

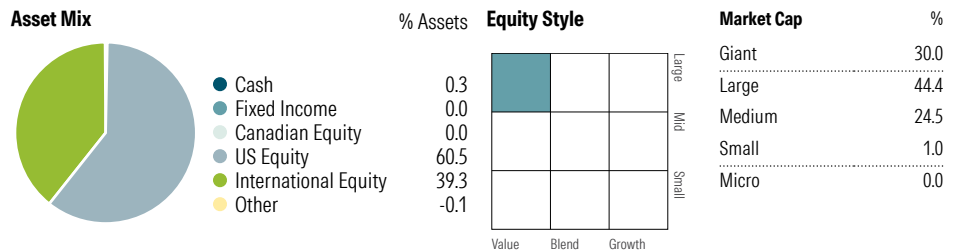
Performance Analysis as of March 31, 2026



| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD | Calendar Year |
|------|------|------|------|------|------|------|------|------|------|------|---------------|
| 2.1 | 6.9 | -3.8 | 12.6 | -5.1 | 11.5 | -5.2 | 20.3 | 12.1 | 18.5 | -2.6 | Series 6 |
| 2.6 | 7.5 | -3.3 | 13.2 | -4.7 | 12.0 | -4.8 | 21.1 | 12.6 | 19.0 | -2.6 | Series 7 |
| - | - | - | 13.0 | -4.7 | 11.7 | -4.9 | 20.9 | 12.3 | 18.9 | -2.6 | Series 8 |

| 1 Mth | 3 Mth | 6 Mth | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Since Incep. | Trailing Return % |
|-------|-------|-------|------|------|------|-------|--------------|--------------------------|
| -6.3 | -2.6 | 1.2 | 11.3 | 14.3 | 9.3 | 6.4 | 6.8 | Series 6 |
| -6.3 | -2.6 | 1.4 | 11.9 | 14.8 | 9.9 | 7.0 | 7.3 | Series 7 |
| -6.3 | -2.6 | 1.3 | 11.6 | 14.6 | 9.7 | - | 7.5 | Series 8 |
| 4 | 4 | 4 | 3 | 2 | 1 | 3 | - | Quartile |
| 90 | 90 | 90 | 90 | 87 | 87 | 53 | - | No. of Funds in Category |

Portfolio Analysis as of March 31, 2026



| Top 10 Holdings | % Assets | Global Equity Sectors | % Equity |
|---------------------------------------|-----------|-------------------------------|----------|
| Samsung Electronics Co, Particip Pref | 4.6 | Information Technology | 21.1 |
| Alphabet Inc Class A | 3.9 | Financials | 16.5 |
| Texas Instruments Inc | 3.8 | Health Care | 13.4 |
| Charles Schwab Corp | 3.4 | Consumer Staples | 12.4 |
| Lloyds Banking Group PLC | 3.2 | Industrials | 11.7 |
| Amazon.com Inc | 3.2 | Communication Services | 7.9 |
| Microsoft Corp | 3.0 | Consumer Discretionary | 5.4 |
| Thermo Fisher Scientific Inc | 2.9 | Materials | 4.4 |
| Meta Platforms Inc Class A | 2.9 | Real Estate | 3.8 |
| Merck & Co Inc | 2.8 | Energy | 2.2 |
| Total % of Top 10 Holdings | 33.8 | Utilities | 1.3 |
| Total Number of Stock Holdings | 48 | Unclassified | 0.0 |
| Total Number of Bond Holdings | 0 | Geographic Allocations | % Stocks |
| Total Number of Other Holdings | 5 | United States | 60.6 |
| Total Number of Holdings | 53 | France | 8.5 |
| | | United Kingdom | 6.4 |
| | | Japan | 6.0 |
| | | South Korea | 4.9 |

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S876A
Helios2 – 75/100 i : M876A
Helios2 – 100/100 i : T876A
Series 6B
Helios2 – 75/75 : S876B
Helios2 – 75/100 i : M876B
Helios2 – 100/100 i : T876B
Series 6C
Helios2 – 75/75 : S876C
Helios2 – 75/100 i : M876C
Helios2 – 100/100 i : T876C
Series 6D
Helios2 – 75/75 : S876D
Helios2 – 75/100 i : M876D
Helios2 – 100/100 i : T876D
Series 6E
Helios2 – 75/75 : S876E
Helios2 – 75/100 i : M876E
Helios2 – 100/100 i : T876E

Series 7A
Helios2 – 75/75 : S877A
Helios2 – 75/100 i : M877A
Helios2 – 100/100 i : T877A

Series 8A
Helios2 – 75/75 : S878A
Helios2 – 75/100 i : M878A
Helios2 – 100/100 i : T878A
Series 8B
Helios2 – 75/75 : S878B
Helios2 – 75/100 i : M878B
Helios2 – 100/100 i : T878B
Series 8C
Helios2 – 75/75 : S878C
Helios2 – 75/100 i : M878C
Helios2 – 100/100 i : T878C
Series 8D
Helios2 – 75/75 : S878D
Helios2 – 75/100 i : M878D
Helios2 – 100/100 i : T878D
Series 8E
Helios2 – 75/75 : S878E
Helios2 – 75/100 i : M878E
Helios2 – 100/100 i : T878E

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 – Global Dividend – Desjardins. 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.