

DFS GIF – Canadian Bond

Fund Category
Canadian Fixed Income

Morningstar Return
Above Average

Morningstar Risk
Average

Morningstar Rating™
★★★★

Investment Objective

To provide regular income and capital security by investing in a portfolio of fixed-income securities from the Canadian bond market.

Volatility Analysis



Best 1 Year Return	Worst 1 Year Return
12.2%	-13.2%
09-30-2023 to 09-30-2024	06-30-2021 to 06-30-2022

Fund Details

Inception Date	October 2015
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	N/A
Series 5 NAV \$	5.19
Series 5 MER %	1.96

Additional Fees

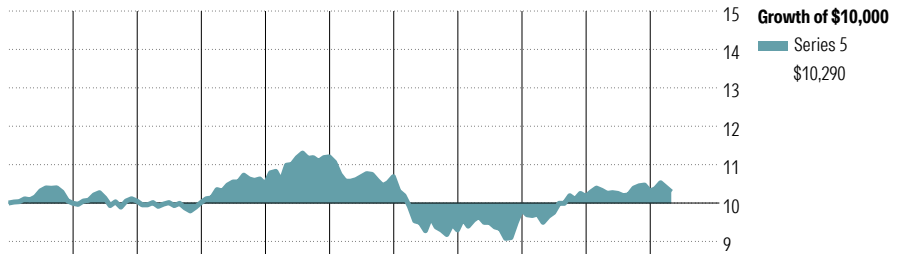
Name	Fee
75/100i	0.30
100/100r	0.30
GMWB	0.65
GLWB GLWB2	0.65 0.60

Management Company	Desjardins Global Asset Management
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.68
Beta	1.02
R-Squared	98.75
Standard Deviation	5.41
Upside Capture	95.44
Downside Capture	105.49
Information Ratio	-1.17

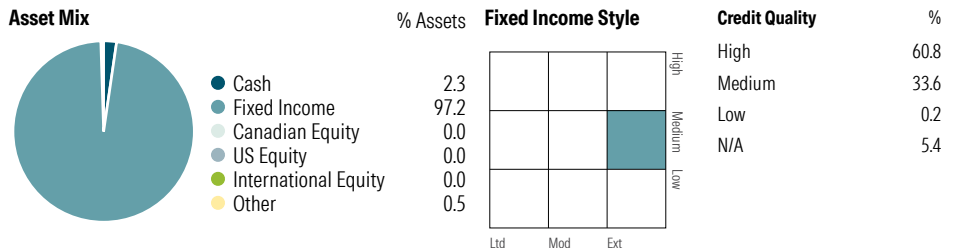
Performance Analysis as of March 31, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
0.0	0.6	-0.4	4.8	6.8	-4.6	-13.0	5.8	3.4	1.4	-0.2	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.3	-0.2	-1.0	-0.4	2.5	-0.5	0.2	0.4	Series 5
4	2	2	2	2	2	2	—	Quartile
394	394	394	379	349	347	280	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets
Canada (Government of) 3.25% 01-09-2028	5.9
Canada (Government of) 3.25% 01-12-2033	3.7
Canada (Government of) 3.25% 01-12-2034	3.0
Quebec (Province Of) 5% 01-12-2041	2.1
Canada (Government of) 2.25% 01-02-2028	1.6
Quebec (Province Of) 5.75% 01-12-2036	1.5
Canada (Government of) 2% 01-12-2051	1.5
Ontario (Province Of) 4.6% 02-06-2039	1.5
Ontario (Province Of) 3.5% 02-06-2043	1.3
NHA Mortgage Backed Securities 3.85% 15-09-2029	1.1
Total % of Top 10 Holdings	23.1
Total Number of Stock Holdings	0
Total Number of Bond Holdings	332
Total Number of Other Holdings	156
Total Number of Holdings	488

Fixed Income Style	Credit Quality	%
High	High	60.8
Medium	Medium	33.6
Low	Low	0.2
N/A	N/A	5.4

Fixed Income Breakdown	Percbond
Government Bonds	52.9
Corporate Bonds	36.8
Other Bonds	0.0
Mortgage Backed Securities	9.2
ST Investments (Cash & Other)	1.1
Asset Backed Securities	0.0

Geographic Allocations	% Stocks
Canada	98.0
United States	1.0
Germany	0.9
France	0.1

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Disclosure

Notes

Series 5A

75/75: S959

75/100i: M959

100/100r: L959

Series 5B

75/75: S950

75/100i: M950

100/100r: L950

Series 5C

75/75: S955

75/100i: M955

100/100r: L955

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 – Canadian Bond. 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.