

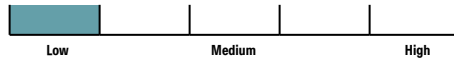
DFS GIF – Canadian Bond

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 12.4%
09-30-2023 to 09-30-2024

Worst 1 Year Return -12.8%
06-30-2021 to 06-30-2022

Fund Details

Inception Date October 2015

Series 6 Min. Investment \$ 1000

Series 7 Min. Investment \$ 250000

Series 8 Min. Investment \$ 1000

Subsequent Investment \$ 500

Total Assets \$Mil 93.4

Series 6 NAV \$ 5.33

Series 6 MER % 1.69

Series 7 NAV \$ 5.64

Series 7 MER % 1.32

Series 8 NAV \$ 5.46

Series 8 MER % 1.34

Additional Fees

Name	Fee
Helios2 – 75/100 i	0.20
Helios2 – 75/100 GLWB	0.55
Helios2 – 100/100 i	0.45

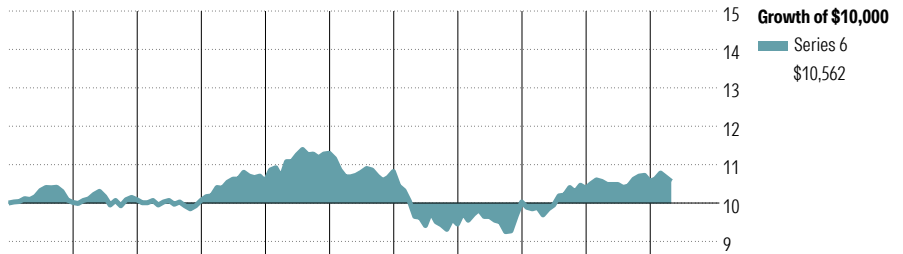
Management Company Desjardins Global Asset Management

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.35
Beta	1.02
R-Squared	99.09
Standard Deviation	5.35
Upside Capture	97.98
Downside Capture	103.36
Information Ratio	-0.72

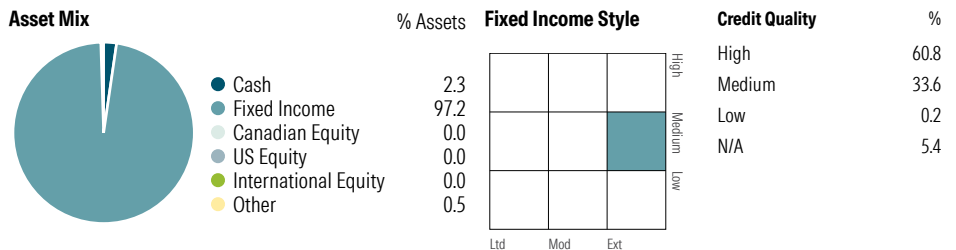
Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	0.2	0.7	-0.2	4.9	6.9	-4.2	-12.6	6.1	3.6	1.7	0.0	Series 6
Series 7	0.7	1.3	0.2	5.8	7.5	-3.7	-12.2	6.7	4.3	2.2	0.0	Series 7
Series 8	—	—	—	5.3	7.3	-4.0	-12.3	6.4	4.1	2.1	0.0	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-2.0	0.0	-0.6	0.0	2.8	-0.2	0.4	0.6	Series 6
Series 7	-2.1	0.0	-0.5	0.4	3.3	0.3	1.0	1.2	Series 7
Series 8	-2.0	0.0	-0.5	0.4	3.2	0.1	—	1.1	Series 8
Quartile	1	1	1	1	1	1	2	—	Quartile
No. of Funds in Category	394	394	394	379	349	347	280	—	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Fixed Income Breakdown	Percbond
Canada (Government of) 3.25% 01-09-2028	5.9	Government Bonds	52.9
Canada (Government of) 3.25% 01-12-2033	3.7	Corporate Bonds	36.8
Canada (Government of) 3.25% 01-12-2034	3.0	Other Bonds	0.0
Quebec (Province Of) 5% 01-12-2041	2.1	Mortgage Backed Securities	9.2
Canada (Government of) 2.25% 01-02-2028	1.6	ST Investments (Cash & Other)	1.1
Quebec (Province Of) 5.75% 01-12-2036	1.5	Asset Backed Securities	0.0
Canada (Government of) 2% 01-12-2051	1.5		
Ontario (Province Of) 4.6% 02-06-2039	1.5	Geographic Allocations	% Stocks
Ontario (Province Of) 3.5% 02-06-2043	1.3	Canada	98.0
NHA Mortgage Backed Securities 3.85% 15-09-2029	1.1	United States	1.0
Total % of Top 10 Holdings	23.1	Germany	0.9
Total Number of Stock Holdings	0	France	0.1
Total Number of Bond Holdings	332		
Total Number of Other Holdings	156		
Total Number of Holdings	488		

DFS GIF – Canadian Bond

Disclosure

Notes

Series 6A

Helios2 – 75/75 : S956A

Helios2 – 75/100 i : M956A

Helios2 – 100/100 i : T956A

Helios2 – 75/100 GLWB : G956A

Series 6B

Helios2 – 75/75 : S956B

Helios2 – 75/100 i : M956B

Helios2 – 100/100 i : T956B

Helios2 – 75/100 GLWB : G956B

Series 6C

Helios2 – 75/75 : S956C

Helios2 – 75/100 i : M956C

Helios2 – 100/100 i : T956C

Helios2 – 75/100 GLWB : G956C

Series 6D

Helios2 – 75/75 : S956D

Helios2 – 75/100 i : M956D

Helios2 – 100/100 i : T956D

Series 6E

Helios2 – 75/75 : S956E

Helios2 – 75/100 i : M956E

Helios2 – 100/100 i : T956E

Series 7A

Helios2 – 75/75 : S957A

Helios2 – 75/100 i : M957A

Helios2 – 100/100 i : T957A

Helios2 – 75/100 GLWB : G957A

Series 8A

Helios2 – 75/75 : S958A

Helios2 – 75/100 i : M958A

Helios2 – 100/100 i : T958A

Helios2 – 75/100 GLWB : G958A

Series 8B

Helios2 – 75/75 : S958B

Helios2 – 75/100 i : M958B

Helios2 – 100/100 i : T958B

Helios2 – 75/100 GLWB : G958B

Series 8C

Helios2 – 75/75 : S958C

Helios2 – 75/100 i : M958C

Helios2 – 100/100 i : T958C

Helios2 – 75/100 GLWB : G958C

Series 8D

Helios2 – 75/75 : S958D

Helios2 – 75/100 i : M958D

Helios2 – 100/100 i : T958D

Series 8E

Helios2 – 75/75 : S958E

Helios2 – 75/100 i : M958E

Helios2 – 100/100 i : T958E

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 - 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.