

# DFS GIF – Global Tactical Bond – Desjardins

**Fund Category** Multi-Sector Fixed Income      **Morningstar Return** Average      **Morningstar Risk** High      **Morningstar Rating™** ★★★

## Investment Objective

The objective of this Fund is to provide a high income return and some long-term capital appreciation by investing primarily in fixed-income securities of issuers throughout the world.

## Volatility Analysis



**Best 1 Year Return** 16.6%  
10-31-2023 to 10-31-2024

**Worst 1 Year Return** -17.7%  
09-30-2021 to 09-30-2022

## Fund Details

Inception Date: September 2019  
Series 5 Min. Investment \$: 1000  
Subsequent Investment \$: 500  
Total Assets \$Mil: N/A  
Series 5 NAV \$: 5.43  
Series 5 MER %: 2.43

## Additional Fees

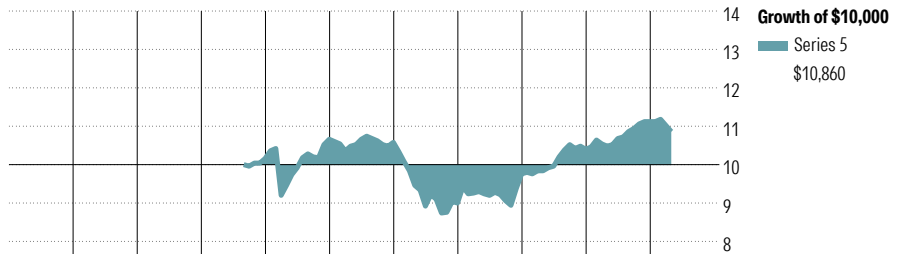
Name: 75/100i Fee: 0.45  
100/100r Fee: 0.45  
GMWB Fee: 0.80  
GLWB|GLWB2 Fee: 0.90|0.95

Management Company: Desjardins Funds  
Web Site: desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr Alpha: 1.84  
Beta: 0.58  
R-Squared: 31.62  
Standard Deviation: 5.03  
Upside Capture: 81.07  
Downside Capture: 26.75  
Information Ratio: 0.45

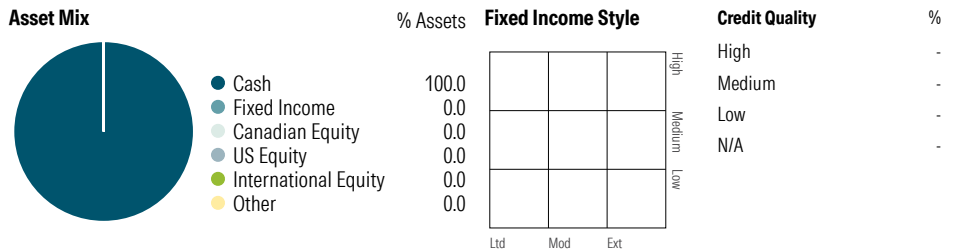
## Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	-	-	-	-	4.9	-0.8	-14.9	8.4	6.6	6.9	-2.3	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-2.9	-2.3	-0.7	3.0	5.5	0.9	—	1.3	Series 5
Quartile	4	4	3	1	1	3	—	—	Quartile
No. of Funds in Category	345	344	337	322	279	250	113	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Fixed Income Breakdown	Percbond
Total % of Top 10 Holdings	0.0	Government Bonds	0.0
Total Number of Stock Holdings	0	Corporate Bonds	0.0
Total Number of Bond Holdings	0	Other Bonds	0.0
Total Number of Other Holdings	1	Mortgage Backed Securities	0.0
<b>Total Number of Holdings</b>	<b>1</b>	ST Investments (Cash & Other)	100.0
		Asset Backed Securities	0.0
		<b>Geographic Allocations</b>	<b>% Stocks</b>

# DFS GIF – Global Tactical Bond – Desjardins

## Disclosure

Notes	Disclosure	
Series 5A 75/75: S029 75/100i: M029 100/100r: L029	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 Tactical Bond – Desjardins. 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.
Series 5B 75/75: S020 75/100i: M020 100/100r: L020		
Series 5C 75/75: S025 75/100i: M025 100/100r: L025		