

# DFS GIF – Canadian Income and Growth – CI

**Fund Category** Global Neutral Balanced      **Morningstar Return** High      **Morningstar Risk** Above Average      **Morningstar Rating™** ★★★★★

## Investment Objective

The objective of this Fund is to provide a steady flow of current income while preserving capital by obtaining exposure primarily to equity, equity related and fixed income securities of Canadian issuers.

## Volatility Analysis



**Best 1 Year Return** 26.9%  
03-31-2020 to 03-31-2021

**Worst 1 Year Return** -10.8%  
02-28-2015 to 02-29-2016

## Fund Details

Inception Date September 2012  
Series 5 Min. Investment \$ 500  
Subsequent Investment \$ 50  
Total Assets \$Mil N/A  
Series 5 NAV \$ 11.55  
Series 5 MER % 2.88

## Additional Fees

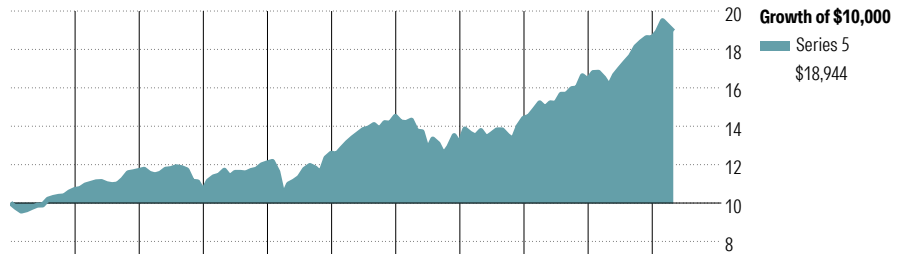
Name Fee  
75/100i 0.45  
100/100r 0.50  
GMWB 1.00  
GLWB|GLWB2 1.00|1.10

Management Company CI Investments Inc  
Web Site desjardinslifeinsurance.com

## Risk and Return Statistics

3 Yr Alpha 0.70  
Beta 1.08  
R-Squared 90.94  
Standard Deviation 7.10  
Upside Capture 112.85  
Downside Capture 114.72  
Information Ratio 0.60

## Performance Analysis as of March 31, 2026

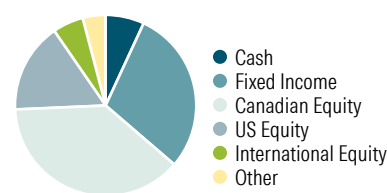


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
7.0	9.2	-9.1	13.7	4.2	15.2	-9.8	10.2	13.9	13.3	1.9	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.9	1.9	4.4	14.7	12.0	7.6	7.0	6.4	Series 5
1	1	1	1	1	1	1	—	Quartile
811	811	811	811	752	715	503	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

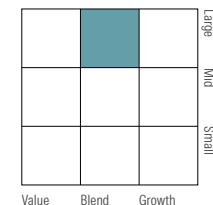
### Asset Mix



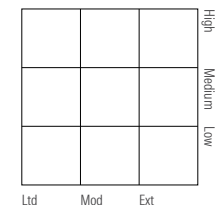
### % Assets

Cash 6.9  
Fixed Income 29.4  
Canadian Equity 38.0  
US Equity 16.1  
International Equity 5.5  
Other 4.1

### Equity Style



### Fixed Income Style



## Top 10 Holdings

Top 10 Holdings	% Assets
Wheaton Precious Metals Corp	2.5
Manulife Financial Corp	2.5
Agnico Eagle Mines Ltd	2.2
Fairfax Financial Hldgs Shs Subord.Vtg	1.9
Suncor Energy Inc	1.9
Cenovus Energy Inc	1.7
Bank of Nova Scotia	1.7
Shopify Inc Registered Shs -A- Subord Vtg	1.7
Enbridge Inc	1.7
Canadian Natural Resources Ltd	1.6
Total % of Top 10 Holdings	19.4
Total Number of Stock Holdings	102
Total Number of Bond Holdings	409
Total Number of Other Holdings	165
<b>Total Number of Holdings</b>	<b>676</b>

## Top 5 Sectors

Top 5 Sectors	% Equity
Financials	26.6
Materials	15.0
Industrials	13.8
Energy	13.6
Information Technology	12.9

## Fixed Income Breakdown

Fixed Income Breakdown	Percbond
Government Bonds	16.8
Corporate Bonds	64.4
Other Bonds	0.0
Mortgage Backed Securities	0.0
ST Investments (Cash & Other)	17.5
Asset Backed Securities	1.4

## Geographic Allocations

Geographic Allocations	% Stocks
Canada	63.9
United States	27.0
United Kingdom	4.0
Germany	1.4
France	1.1

# DFS GIF – Canadian Income and Growth – CI

## Disclosure

Notes	Disclosure	
Series 5A 75/75: S859 75/100i: M859 100/100r: L859	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 Income and Growth – CI. 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: S850 75/100i: M850 100/100r: L850		
Series 5C 75/75: S855 75/100i: M855 100/100r: L855		