

DFS GIF – Diversified Income – Franklin Quotential

Fund Category Global Fixed Income Balanced **Morningstar Return** Low **Morningstar Risk** Average **Morningstar Rating™** ★

Investment Objective

To provide a balance of capital growth and interest income by investing primarily in units of an individual underlying fund in order to gain the desired exposure to the equity and fixed income markets.

Volatility Analysis



Best 1 Year Return 20.3%
02-28-2009 to 02-28-2010

Worst 1 Year Return -13.3%
12-31-2021 to 12-31-2022

Fund Details

Inception Date October 2000

Series 3 Min. Investment \$ 500

Series 5 Min. Investment \$ 500

Subsequent Investment \$ 50

Total Assets \$Mil 56.1

Series 3 NAV \$ 8.21

Series 3 MER % 3.14

Series 5 NAV \$ 8.55

Series 5 MER % 2.93

Additional Fees

Name Fee

75/100i 0.40

100/100r 0.40

GMWB 0.75

GLWB|GLWB2 0.80|0.70

Management Company Franklin Templeton Investments Corp

Web Site desjardinslifeinsurance.com

Risk and Return Statistics

3 Yr

Alpha -2.55

Beta 1.13

R-Squared 98.78

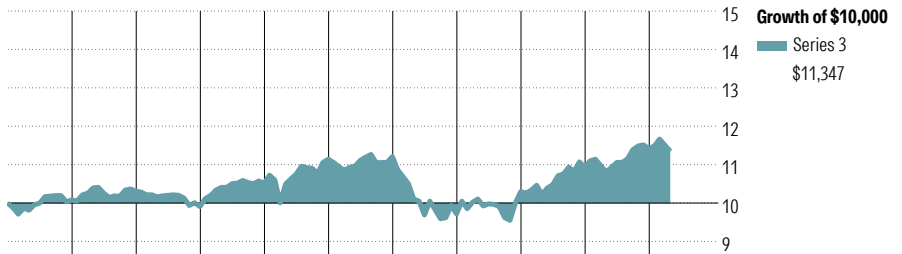
Standard Deviation 5.63

Upside Capture 95.86

Downside Capture 143.68

Information Ratio -2.62

Performance Analysis as of March 31, 2026

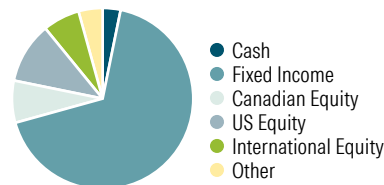


2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
0.8	2.3	-3.9	6.1	5.9	0.6	-13.3	6.0	6.2	4.4	-0.6	Series 3
1.0	2.6	-3.7	6.4	6.1	0.8	-13.1	6.3	6.3	4.6	-0.6	Series 5

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-2.7	-0.6	-0.4	3.4	4.2	0.9	1.4	2.0	Series 3
-2.7	-0.6	-0.3	3.6	4.5	1.1	1.6	2.4	Series 5
2	4	4	3	4	4	4	—	Quartile
438	438	438	438	418	415	269	—	No. of Funds in Category

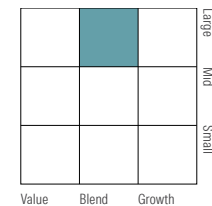
Portfolio Analysis as of March 31, 2026

Asset Mix

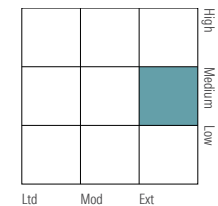


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Top 10 Holdings	% Assets
Franklin Putnam U.S. Large Cap Value Fund Oemf Cad	2.0
Canada Housing Trust No.1 3.1% 15-06-2028	1.0
Ontario (Province Of) 3.6% 02-06-2035	1.0
NVIDIA Corp	0.8
United States Treasury Notes 4% 15-11-2035	0.8
Apple Inc	0.8
Alberta (Province Of) 3.05% 01-12-2048	0.7
Quebec (Province Of) 4% 01-09-2035	0.7
PSP Capital Inc. 4.25% 01-12-2055	0.7
OMERS Finance Trust 1.55% 21-04-2027	0.6
Total % of Top 10 Holdings	9.0
Total Number of Stock Holdings	2101
Total Number of Bond Holdings	927
Total Number of Other Holdings	281
Total Number of Holdings	3309

Top 5 Sectors

Top 5 Sectors	% Equity
Information Technology	22.2
Financials	18.6
Industrials	12.3
Materials	8.5
Consumer Discretionary	8.0

Fixed Income Breakdown

Fixed Income Breakdown	% Fixed Income
Government Bonds	41.2
Corporate Bonds	48.7
Other Bonds	0.0
Mortgage Backed Securities	5.3
ST Investments (Cash & Other)	-18.0
Asset Backed Securities	0.0

Geographic Allocations

Geographic Allocations	% Stocks
United States	43.5
Canada	30.1
Japan	5.1
South Korea	2.3
Taiwan	2.3

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S359

75/100i: M359

100/100r: L359

Series 5B

75/75: S350

75/100i: M350

100/100r: L350

Series 5C

75/75: S355

75/100i: M355

100/100r: L355

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 – Diversified Income – Quotential. Please refer to the most recent Contract and Information Folder for the Desjardins Financial Security Guaranteed

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