

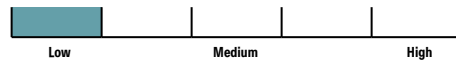
# DFS GIF – Diversified Income – Franklin Quotential

**Fund Category** Global Fixed Income Balanced  
**Morningstar Return** Below Average  
**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** 14.0%  
09-30-2023 to 09-30-2024

**Worst 1 Year Return** -12.8%  
12-31-2021 to 12-31-2022

## Fund Details

Inception Date February 2014  
 Series 6 Min. Investment \$ 1000  
 Series 7 Min. Investment \$ 250000  
 Series 8 Min. Investment \$ 1000  
 Subsequent Investment \$ 500  
 Total Assets \$Mil 56.1  
 Series 6 NAV \$ 6.20  
 Series 6 MER % 2.67  
 Series 7 NAV \$ 6.60  
 Series 7 MER % 2.30  
 Series 8 NAV \$ 5.95  
 Series 8 MER % 2.32

## Additional Fees

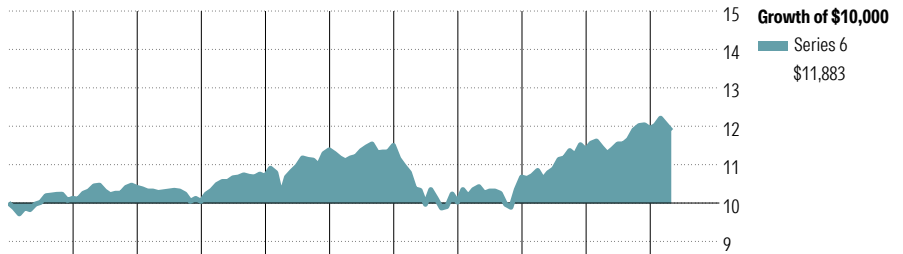
Name	Fee
Helios2 – 75/100 i	0.45
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	-

**Management Company** Franklin Templeton Investments Corp  
**Web Site** desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-2.07
Beta	1.12
R-Squared	98.82
Standard Deviation	5.58
Upside Capture	97.92
Downside Capture	137.71
Information Ratio	-2.19

## Performance Analysis as of March 31, 2026

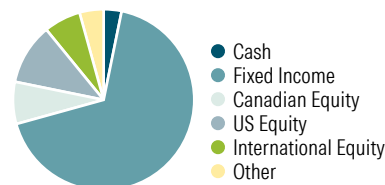


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	1.2	2.8	-3.5	6.5	6.5	1.0	-12.8	6.5	6.6	4.9	-0.5	Series 6
Series 7	1.7	3.4	-3.1	7.1	7.0	1.6	-12.5	7.1	7.2	5.4	-0.3	Series 7
Series 8	-	-	-	6.7	6.9	1.4	-12.5	6.8	7.0	5.3	-0.5	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-2.7	-0.5	-0.2	3.9	4.7	1.4	1.9	1.8	Series 6
Series 7	-2.7	-0.3	0.2	4.4	5.3	1.9	2.4	2.3	Series 7
Series 8	-2.8	-0.5	0.0	4.2	5.1	1.7	-	2.2	Series 8
Quartile	2	4	4	3	4	4	4	-	Quartile
No. of Funds in Category	438	438	438	438	418	415	269	-	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

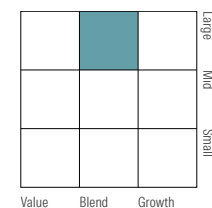
### Asset Mix



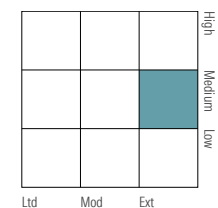
### % Assets

Cash 3.2  
 Fixed Income 67.5  
 Canadian Equity 7.5  
 US Equity 10.9  
 International Equity 6.6  
 Other 4.3

### 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
<b>Total Number of Holdings</b>	<b>3309</b>

## 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

# DFS GIF – Diversified Income – Franklin Quotential

## Disclosure

### Notes

\*Fund closed to additional Deposits and switches.

#### Series 6A

Helios2 – 75/75 : S356A  
Helios2 – 75/100 i : M356A  
Helios2 – 75/100 GLWB : G356A

#### Series 6B

Helios2 – 75/75 : S356B  
Helios2 – 75/100 i : M356B  
Helios2 – 75/100 GLWB : G356B

#### Series 6C

Helios2 – 75/75 : S356C  
Helios2 – 75/100 i : M356C  
Helios2 – 75/100 GLWB : G356C

#### Series 7A

Helios2 – 75/75 : S357A  
Helios2 – 75/100 i : M357A  
Helios2 – 75/100 GLWB : G357A

#### Series 8A

Helios2 – 75/75 : S358A  
Helios2 – 75/100 i : M358A  
Helios2 – 75/100 GLWB : G358A

#### Series 8B

Helios2 – 75/75 : S358B  
Helios2 – 75/100 i : M358B  
Helios2 – 75/100 GLWB : G358B

#### Series 8C

Helios2 – 75/75 : S358C  
Helios2 – 75/100 i : M358C  
Helios2 – 75/100 GLWB : G358C

### 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 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.