

# DFS GIF – U.S. Monthly Income – Fidelity

**Fund Category**  
Global Neutral Balanced

**Morningstar Return**  
AboveAverage

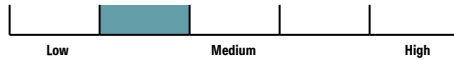
**Morningstar Risk**  
BelowAverage

**Morningstar Rating™**  
★★★★

## Investment Objective

To achieve a combination of a steady flow of income and the potential for capital gains by investing in a mix of U.S. income-producing securities.

## Volatility Analysis



## Best 1 Year Return

20.5%  
11-30-2023 to 11-30-2024

## Worst 1 Year Return

-7.7%  
08-31-2021 to 08-31-2022

## Fund Details

Inception Date	October 2015
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	N/A
Series 5 NAV \$	8.75
Series 5 MER %	3.04

## Additional Fees

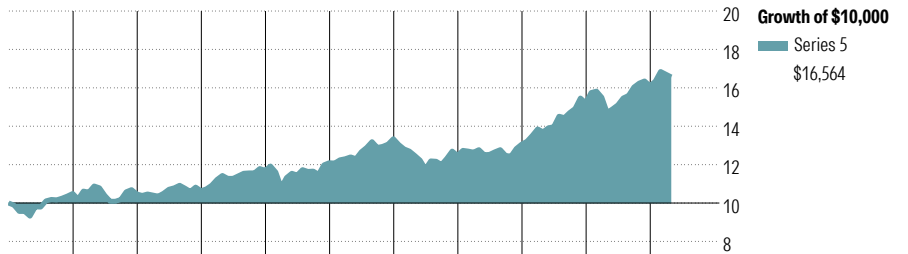
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	-
GLWB GLWB2	- -

Management Company: Fidelity Investments Canada  
Web Site: desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-0.52
Beta	0.91
R-Squared	68.49
Standard Deviation	6.89
Upside Capture	94.89
Downside Capture	107.97
Information Ratio	-0.32

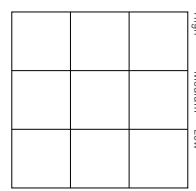
## Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	5.0	-0.3	1.6	10.0	3.4	10.3	-6.5	4.7	16.5	5.8	2.8	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-1.7	2.8	3.3	6.8	9.4	6.1	5.6	5.5	Series 5
Quartile	1	1	1	3	2	1	2	—	Quartile
No. of Funds in Category	811	811	811	811	752	715	503	—	No. of Funds in Category

## Portfolio Analysis as of March 31, 2026

Asset Mix	% Assets	Fixed Income Style	Credit Quality	%
Cash	2.8		High	32.1
Fixed Income	41.4		Medium	20.9
Canadian Equity	1.0		Low	28.1
US Equity	41.6		N/A	18.9
International Equity	4.8			
Other	8.4			

Top 10 Holdings	% Assets	Fixed Income Breakdown	Percbond
Alphabet Inc Class A	1.6	Government Bonds	27.1
Gold	1.5	Corporate Bonds	49.1
JPMorgan Chase & Co	1.4	Other Bonds	0.0
Exxon Mobil Corp	1.4	Mortgage Backed Securities	13.9
United States Treasury Notes 4.25% 30-06-2031	1.1	ST Investments (Cash & Other)	5.3
Wells Fargo & Co	0.9	Asset Backed Securities	0.0
Johnson & Johnson	0.8		
Bank of America Corp	0.8	<b>Geographic Allocations</b>	<b>% Stocks</b>
Linde PLC	0.8	United States	83.1
Samsung Electronics Co Ltd	0.8	Cayman Isles	1.9
Total % of Top 10 Holdings	11.2	Mexico	1.5
Total Number of Stock Holdings	197	France	0.9
Total Number of Bond Holdings	2366	Brazil	0.7
Total Number of Other Holdings	896		
<b>Total Number of Holdings</b>	<b>3459</b>		

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## Disclosure

### Notes

Series 5A

75/75: S969

75/100i: M969

100/100r: L969

Series 5B

75/75: S960

75/100i: M960

100/100r: L960

Series 5C

75/75: S965

75/100i: M965

100/100r: L965

### 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 – U.S. Monthly Income – Fidelity. 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.