

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

**Fund Category**  
Global Neutral Balanced

**Morningstar Return**  
AboveAverage

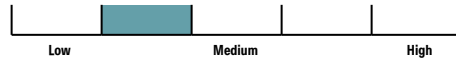
**Morningstar Risk**  
BelowAverage

**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

20.8%  
11-30-2023 to 11-30-2024

## Worst 1 Year Return

-7.4%  
08-31-2021 to 08-31-2022

## Fund Details

Inception Date	October 2015
Series 6 Min. Investment \$	1000
Series 7 Min. Investment \$	250000
Series 8 Min. Investment \$	1000
Subsequent Investment \$	500
Total Assets \$Mil	39.7
Series 6 NAV \$	8.90
Series 6 MER %	2.73
Series 7 NAV \$	9.40
Series 7 MER %	2.42
Series 8 NAV \$	8.38
Series 8 MER %	2.39

## Additional Fees

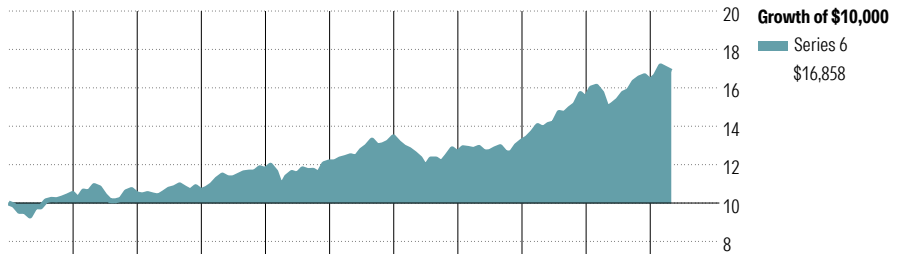
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	1.05

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

## Risk and Return Statistics

	3 Yr
Alpha	-0.27
Beta	0.90
R-Squared	68.59
Standard Deviation	6.85
Upside Capture	95.80
Downside Capture	106.27
Information Ratio	-0.26

## Performance Analysis as of March 31, 2026



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	5.0	-0.2	1.6	10.3	3.4	10.8	-6.2	4.8	16.9	6.0	2.9	as at March 31, 2026
Series 7	5.6	0.3	2.3	10.6	4.1	11.2	-5.7	5.3	17.6	6.5	3.0	Series 6
Series 8	—	—	—	10.6	3.7	11.1	-5.9	5.2	17.3	6.4	2.9	Series 7

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-1.7	2.9	3.4	7.1	9.7	6.4	5.8	5.7	Series 6
Series 7	-1.7	3.0	3.6	7.6	10.2	6.9	6.4	6.2	Series 7
Series 8	-1.6	2.9	3.6	7.4	10.0	6.7	—	6.7	Series 8
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	<table border="1"> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </table>																			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 6A  
Helios2 – 75/75 : S966A  
Helios2 – 75/100 i : M966A  
Helios2 – 100/100 i : T966A  
Series 6B  
Helios2 – 75/75 : S966B  
Helios2 – 75/100 i : M966B  
Helios2 – 100/100 i : T966B  
Series 6C  
Helios2 – 75/75 : S966C  
Helios2 – 75/100 i : M966C  
Helios2 – 100/100 i : T966C  
Series 6D  
Helios2 – 75/75 : S966D  
Helios2 – 75/100 i : M966D  
Helios2 – 100/100 i : T966D  
Series 6E  
Helios2 – 75/75 : S966E  
Helios2 – 75/100 i : M966E  
Helios2 – 100/100 i : T966E

Series 7A  
Helios2 – 75/75 : S967A  
Helios2 – 75/100 i : M967A  
Helios2 – 100/100 i : T967A

Series 8A  
Helios2 – 75/75 : S968A  
Helios2 – 75/100 i : M968A  
Helios2 – 100/100 i : T968A  
Series 8B  
Helios2 – 75/75 : S968B  
Helios2 – 75/100 i : M968B  
Helios2 – 100/100 i : T968B  
Series 8C  
Helios2 – 75/75 : S968C  
Helios2 – 75/100 i : M968C  
Helios2 – 100/100 i : T968C  
Series 8D  
Helios2 – 75/75 : S968D  
Helios2 – 75/100 i : M968D  
Helios2 – 100/100 i : T968D  
Series 8E  
Helios2 – 75/75 : S968E  
Helios2 – 75/100 i : M968E  
Helios2 – 100/100 i : T968E

### 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 - 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.