

DFS GIF – Small Cap – Franklin ClearBridge

Fund Category
Canadian Small/Mid Cap Equity

Morningstar Return
AboveAverage

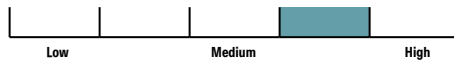
Morningstar Risk
AboveAverage

Morningstar Rating™
★★★

Investment Objective

To provide investors with long-term capital appreciation. The fund invests mainly in shares of Canadian companies with small to medium capitalizations which are expected to provide above-average returns.

Volatility Analysis



Best 1 Year Return

71.3%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-37.6%
03-31-2019 to 03-31-2020

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	6.7
Series 6 NAV \$	6.42
Series 6 MER %	3.12
Series 7 NAV \$	6.71
Series 7 MER %	2.76
Series 8 NAV \$	7.35
Series 8 MER %	2.85

Additional Fees

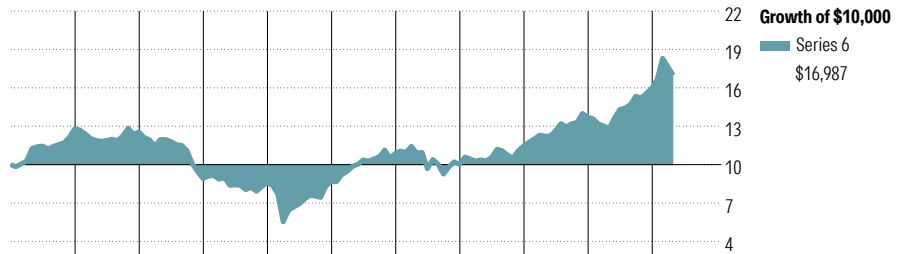
Name	Fee
Helios2 – 75/100 i	0.60
Helios2 – 75/100 GLWB	-
Helios2 – 100/100 i	-

Management Company Franklin Bissett Investment Management
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-0.40
Beta	0.61
R-Squared	68.24
Standard Deviation	11.68
Upside Capture	62.72
Downside Capture	57.22
Information Ratio	-1.20

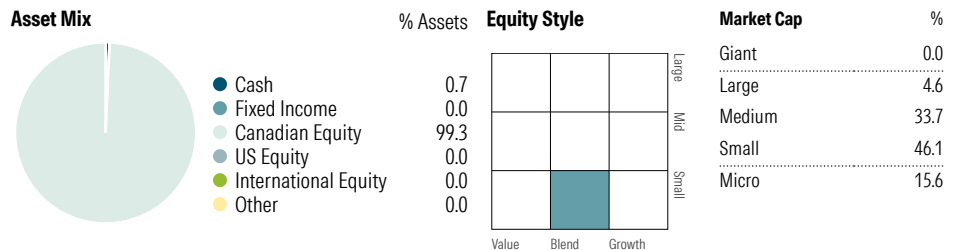
Performance Analysis as of March 31, 2026



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
28.1	-2.1	-28.9	-3.6	0.9	25.3	-7.8	14.2	19.6	16.6	6.3	Series 6
28.6	-2.0	-28.7	-2.9	1.2	26.3	-7.6	14.8	20.0	17.3	6.2	Series 7
-	-	-	-2.9	1.1	25.9	-7.5	14.4	20.1	16.7	6.4	Series 8

1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
-7.2	6.3	10.7	30.5	18.3	12.4	5.2	2.1	Series 6
-7.2	6.2	10.9	30.8	18.7	12.8	5.6	2.5	Series 7
-7.1	6.4	10.9	30.8	18.6	12.7	-	5.0	Series 8
1	1	2	2	1	1	4	-	Quartile
140	140	140	140	125	125	95	-	No. of Funds in Category

Portfolio Analysis as of March 31, 2026



Top 10 Holdings	% Assets	Global Equity Sectors	% Equity
Hudbay Minerals Inc	5.5	Materials	30.2
OR Royalties Inc	5.1	Energy	22.4
Enerflex Ltd	4.5	Industrials	16.4
Lundin Mining Corp	4.4	Real Estate	7.2
Capstone Copper Corp	4.3	Financials	6.4
Headwater Exploration Inc	4.2	Information Technology	5.0
Triple Flag Precious Metals Corp	4.0	Consumer Staples	4.7
EQB Inc	3.8	Utilities	4.3
Kelt Exploration Ltd	3.5	Consumer Discretionary	2.0
Calian Group Ltd	3.4	Health Care	1.5
Total % of Top 10 Holdings	42.7	Communication Services	0.0
Total Number of Stock Holdings	41	Unclassified	0.0
Total Number of Bond Holdings	0		
Total Number of Other Holdings	5	Geographic Allocations	% Stocks
Total Number of Holdings	46	Canada	100.0

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 6A

Helios2 – 75/75 : S736A
Helios2 – 75/100 i : M736A

Series 6B

Helios2 – 75/75 : S736B
Helios2 – 75/100 i : M736B

Series 6C

Helios2 – 75/75 : S736C
Helios2 – 75/100 i : M736C

Series 7A

Helios2 – 75/75 : S737A
Helios2 – 75/100 i : M737A

Series 8A

Helios2 – 75/75 : S738A
Helios2 – 75/100 i : M738A

Series 8B

Helios2 – 75/75 : S738B
Helios2 – 75/100 i : M738B

Series 8C

Helios2 – 75/75 : S738C
Helios2 – 75/100 i : M738C

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 – Small Cap – Franklin ClearBridge. 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.