

DFS GIF – Canadian Small Cap – Franklin ClearBridge

Fund Category Canadian Small/Mid Cap Equity
Morningstar Return Average
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 89.3%
02-28-2009 to 02-28-2010

Worst 1 Year Return -48.5%
02-28-2008 to 02-28-2009

Fund Details

Inception Date April 2000
 Series 3 Min. Investment \$ 500
 Series 5 Min. Investment \$ 500
 Subsequent Investment \$ 50
 Total Assets \$Mil 6.7
 Series 3 NAV \$ 21.52
 Series 3 MER % 3.79
 Series 5 NAV \$ 24.16
 Series 5 MER % 3.16

Additional Fees

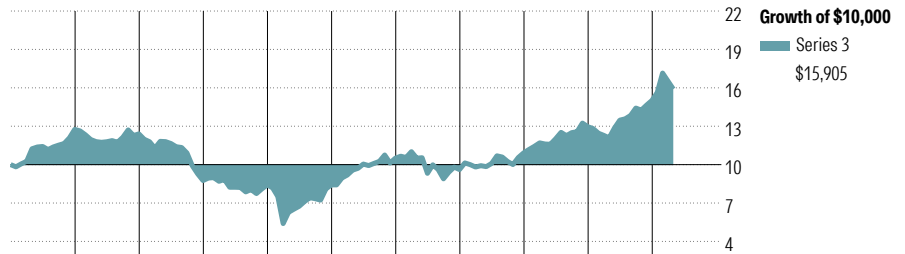
Name	Fee
75/100i	0.60
100/100r	0.90
GMWB	-
GLWB GLWB2	-

Management Company Franklin Bissett Investment Management
Web Site desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-1.05
Beta	0.61
R-Squared	67.54
Standard Deviation	11.69
Upside Capture	61.17
Downside Capture	58.68
Information Ratio	-1.28

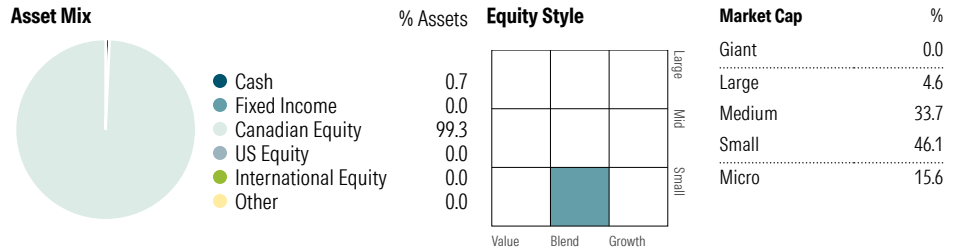
Performance Analysis as of March 31, 2026



Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 3	27.5	-2.8	-29.4	-4.0	0.1	24.8	-8.4	13.5	18.8	15.8	6.0	Series 3
Series 5	28.2	-2.2	-28.9	-3.3	0.7	25.5	-7.8	14.2	19.5	16.5	6.2	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 3	-7.3	6.0	10.3	29.5	17.5	11.6	4.5	5.8	Series 3
Series 5	-7.2	6.2	10.7	30.3	18.2	12.3	5.1	3.7	Series 5
Quartile	2	2	2	2	1	1	4	—	Quartile
No. of Funds in Category	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		
Total Number of Holdings	46	Geographic Allocations	% Stocks
		Canada	100.0

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Disclosure

Notes

*Fund closed to additional Deposits and switches.

Series 5A

75/75: S739

75/100i: M739

100/100r: L739

Series 5B

75/75: S730

75/100i: M730

100/100r: L730

Series 5C

75/75: S735

75/100i: M735

100/100r: L735

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 – Canadian Small Cap – Franklin ClearBridge. 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.