

# DFS GIF – Growth

**Fund Category**  
Global Equity Balanced

**Morningstar Return**  
Average

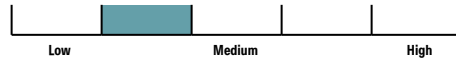
**Morningstar Risk**  
Average

**Morningstar Rating™**  
★★★

## Investment Objective

To emphasize appreciation of capital while still generating some income by investing in a number of different fixed income and equity underlying funds.

## Volatility Analysis



## Best 1 Year Return

21.8%  
03-31-2020 to 03-31-2021

## Worst 1 Year Return

-13.4%  
09-30-2021 to 09-30-2022

## Fund Details

Inception Date	October 2015
Series 5 Min. Investment \$	500
Subsequent Investment \$	50
Total Assets \$Mil	N/A
Series 5 NAV \$	8.96
Series 5 MER %	2.76

## Additional Fees

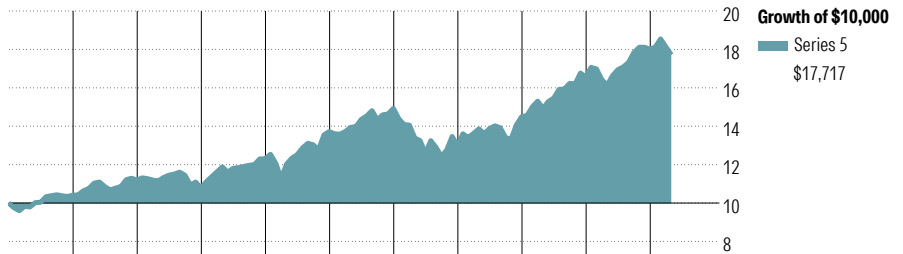
Name	Fee
75/100i	0.45
100/100r	0.50
GMWB	1.00
GLWB GLWB2	1.00 1.10

Management Company: Desjardins Financial Security  
Web Site: desjardinslifeinsurance.com

## Risk and Return Statistics

	3 Yr
Alpha	-4.62
Beta	0.98
R-Squared	97.68
Standard Deviation	7.78
Upside Capture	81.85
Downside Capture	120.93
Information Ratio	-4.47

## Performance Analysis as of March 31, 2026

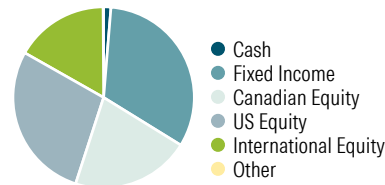


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Return %	4.1	7.5	-3.7	14.1	11.6	8.8	-13.0	11.6	14.3	8.7	-1.6	as at March 31, 2026
Series	Series 5											

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Return %	-4.5	-1.6	-0.7	7.8	9.2	5.2	6.1	5.7	Series 5
Quartile	3	3	3	3	3	3	3	—	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	—	No. of Funds in Category

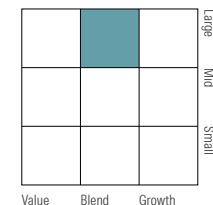
## Portfolio Analysis as of March 31, 2026

### Asset Mix

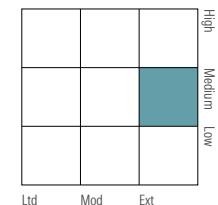


### % Assets

### Equity Style



### Fixed Income Style



### Top 10 Holdings

Company	% Assets
NVIDIA Corp	2.1
Apple Inc	1.8
Royal Bank of Canada	1.6
Microsoft Corp	1.4
The Toronto-Dominion Bank	1.2
Amazon.com Inc	1.0
Canada (Government of) 3.25% 01-09-2028	1.0
Shopify Inc Registered Shs -A- Subord Vtg	1.0
Suncor Energy Inc	1.0
Alphabet Inc Class A	1.0
Total % of Top 10 Holdings	13.0
Total Number of Stock Holdings	2814
Total Number of Bond Holdings	2310
Total Number of Other Holdings	679
<b>Total Number of Holdings</b>	<b>5803</b>

### Top 5 Sectors

Sector	% Equity
Information Technology	21.7
Financials	19.9
Industrials	12.2
Consumer Discretionary	9.2
Materials	8.5

### Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	49.1
Corporate Bonds	42.1
Other Bonds	0.0
Mortgage Backed Securities	6.8
ST Investments (Cash & Other)	1.4
Asset Backed Securities	0.0

### Geographic Allocations

Region	% Stocks
United States	42.6
Canada	32.1
United Kingdom	3.7
Taiwan	2.9
Switzerland	2.6

# DFS GIF – Growth

## Disclosure

### Notes

Series 5A

75/75: S939

75/100i: M939

100/100r: L939

Series 5B

75/75: S930

75/100i: M930

100/100r: L930

Series 5C

75/75: S935

75/100i: M935

100/100r: L935

### 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 – Growth. 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.