

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

22.2%
10-31-2023 to 10-31-2024

Worst 1 Year Return

-13.1%
09-30-2021 to 09-30-2022

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	155.2
Series 6 NAV \$	9.88
Series 6 MER %	2.37
Series 7 NAV \$	10.48
Series 7 MER %	2.18
Series 8 NAV \$	8.41
Series 8 MER %	2.04

Additional Fees

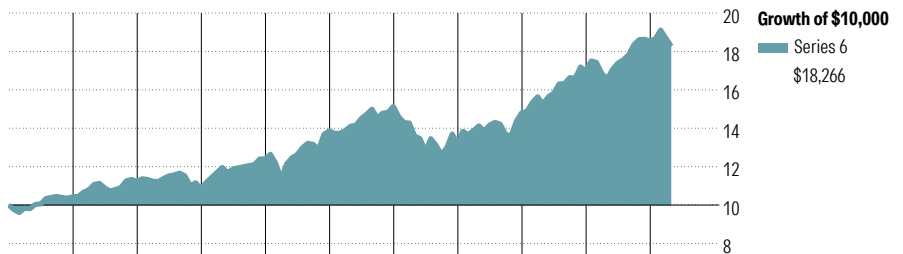
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.30
Helios2 – 100/100 i	1.05

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

	3 Yr
Alpha	-4.26
Beta	0.99
R-Squared	97.75
Standard Deviation	7.80
Upside Capture	83.34
Downside Capture	119.28
Information Ratio	-4.17

Performance Analysis as of March 31, 2026

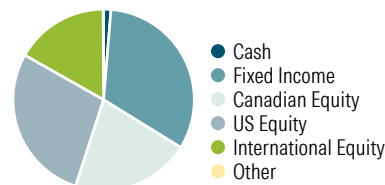


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	4.3	7.8	-3.5	14.3	11.8	9.2	-12.7	12.0	14.7	9.1	-1.5	as at March 31, 2026
Series 7	4.8	8.4	-3.1	15.0	12.3	9.8	-12.3	12.7	15.3	9.6	-1.4	Series 6
Series 8	—	—	—	14.8	12.2	9.6	-12.4	12.5	15.1	9.5	-1.4	Series 7

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.4	-1.5	-0.5	8.3	9.6	5.6	6.4	5.8	Series 6
Series 7	-4.5	-1.4	-0.3	8.8	10.1	6.2	6.9	6.3	Series 7
Series 8	-4.4	-1.4	-0.2	8.7	9.9	6.0	—	6.8	Series 8
Quartile	3	3	3	3	3	3	2	—	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	—	No. of Funds in Category

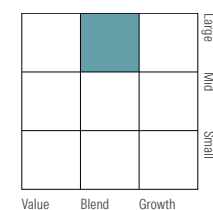
Portfolio Analysis as of March 31, 2026

Asset Mix

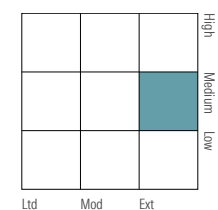


% Assets

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
Total Number of Holdings	5803

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

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Disclosure

Notes

Series 6A

Helios2 – 75/75 : S936A

Helios2 – 75/100 i : M936A

Helios2 – 100/100 i : T936A

Helios2 – 75/100 GLWB : G936A

Series 6B

Helios2 – 75/75 : S936B

Helios2 – 75/100 i : M936B

Helios2 – 100/100 i : T936B

Helios2 – 75/100 GLWB : G936B

Series 6C

Helios2 – 75/75 : S936C

Helios2 – 75/100 i : M936C

Helios2 – 100/100 i : T936C

Helios2 – 75/100 GLWB : G936C

Series 6D

Helios2 – 75/75 : S936D

Helios2 – 75/100 i : M936D

Helios2 – 100/100 i : T936D

Series 6E

Helios2 – 75/75 : S936E

Helios2 – 75/100 i : M936E

Helios2 – 100/100 i : T936E

Series 7A

Helios2 – 75/75 : S937A

Helios2 – 75/100 i : M937A

Helios2 – 100/100 i : T937A

Helios2 – 75/100 GLWB : G937A

Series 8A

Helios2 – 75/75 : S938A

Helios2 – 75/100 i : M938A

Helios2 – 100/100 i : T938A

Helios2 – 75/100 GLWB : G938A

Series 8B

Helios2 – 75/75 : S938B

Helios2 – 75/100 i : M938B

Helios2 – 100/100 i : T938B

Helios2 – 75/100 GLWB : G938B

Series 8C

Helios2 – 75/75 : S938C

Helios2 – 75/100 i : M938C

Helios2 – 100/100 i : T938C

Helios2 – 75/100 GLWB : G938C

Series 8D

Helios2 – 75/75 : S938D

Helios2 – 75/100 i : M938D

Helios2 – 100/100 i : T938D

Series 8E

Helios2 – 75/75 : S938E

Helios2 – 75/100 i : M938E

Helios2 – 100/100 i : T938E

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 - 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.