

DFS GIF – Maximum Growth

Fund Category
Global Equity Balanced

Morningstar Return
AboveAverage

Morningstar Risk
AboveAverage

Morningstar Rating™
★★★★

Investment Objective

To maximize the 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

27.4%
03-31-2020 to 03-31-2021

Worst 1 Year Return

-13.3%
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 \$	10.37
Series 5 MER %	2.81

Additional Fees

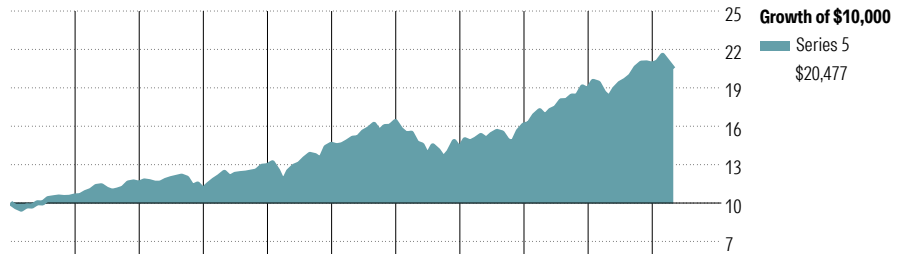
Name	Fee
75/100i	0.50
100/100r	0.55
GMWB	-
GLWB GLWB2	- -

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

Risk and Return Statistics

	3 Yr
Alpha	-4.04
Beta	1.10
R-Squared	98.25
Standard Deviation	8.65
Upside Capture	94.33
Downside Capture	133.52
Information Ratio	-2.54

Performance Analysis as of March 31, 2026

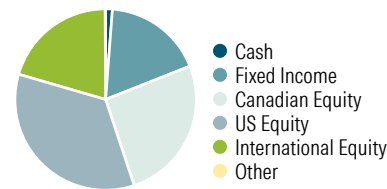


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 5	5.5	9.5	-4.3	16.8	13.0	12.2	-13.0	13.0	17.2	10.6	-1.8	Series 5

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-4.9	-1.8	-0.5	10.0	11.0	6.7	7.7	7.2	Series 5
Quartile	4	3	3	3	2	2	1	—	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	—	No. of Funds in Category

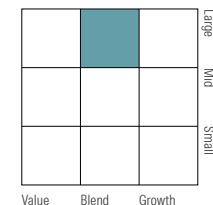
Portfolio Analysis as of March 31, 2026

Asset Mix

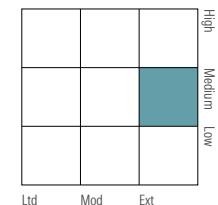


% Assets

Equity Style



Fixed Income Style



Top 10 Holdings

Company	% Assets
NVIDIA Corp	2.6
Apple Inc	2.2
Royal Bank of Canada	1.9
Microsoft Corp	1.7
The Toronto-Dominion Bank	1.5
Amazon.com Inc	1.3
Shopify Inc Registered Shs -A- Subord Vtg	1.2
Suncor Energy Inc	1.2
Alphabet Inc Class A	1.2
Agnico Eagle Mines Ltd	1.2
Total % of Top 10 Holdings	15.9
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	21.8
Financials	19.9
Industrials	12.1
Consumer Discretionary	9.2
Materials	8.5

Fixed Income Breakdown

Category	% Fixed Income
Government Bonds	50.2
Corporate Bonds	40.8
Other Bonds	0.0
Mortgage Backed Securities	6.6
ST Investments (Cash & Other)	1.8
Asset Backed Securities	0.0

Geographic Allocations

Country	% Stocks
United States	42.8
Canada	32.0
United Kingdom	3.6
Taiwan	2.9
Switzerland	2.5

DFS GIF – Maximum Growth

Disclosure

Notes	Disclosure	
Series 5A 75/75: S949 75/100i: M949 100/100r: L949	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 – Maximum 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.
Series 5B 75/75: S940 75/100i: M940 100/100r: L940		
Series 5C 75/75: S945 75/100i: M945 100/100r: L945		