

DFS GIF – Maximum Growth

Fund Category
Global Equity Balanced

Morningstar Return
AboveAverage

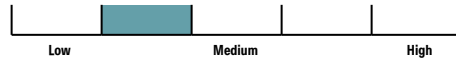
Morningstar Risk
AboveAverage

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

-13.0%
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	47.0
Series 6 NAV \$	11.34
Series 6 MER %	2.45
Series 7 NAV \$	12.11
Series 7 MER %	2.24
Series 8 NAV \$	9.31
Series 8 MER %	2.12

Additional Fees

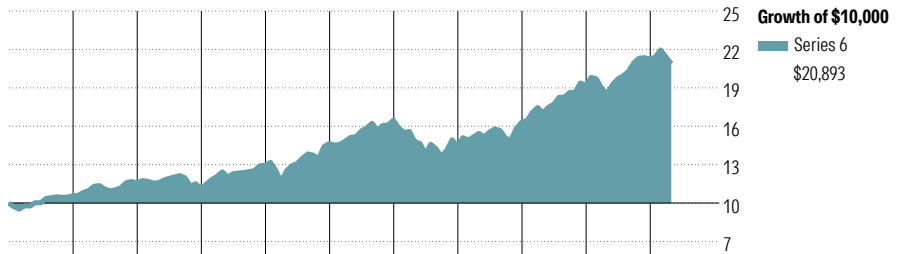
Name	Fee
Helios2 - 75/100 i	0.50
Helios2 - 75/100 GLWB	-
Helios2 - 100/100 i	1.35

Management Company	Desjardins Financial Security
Web Site	desjardinslifeinsurance.com

Risk and Return Statistics

Alpha	3 Yr	-3.71
Beta		1.09
R-Squared		98.23
Standard Deviation		8.61
Upside Capture		95.19
Downside Capture		131.57
Information Ratio		-2.34

Performance Analysis as of March 31, 2026

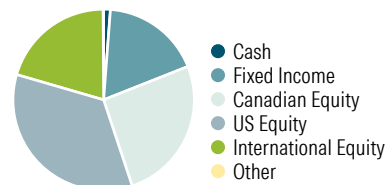


Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 6	5.7	9.5	-4.1	16.8	13.1	12.5	-12.8	13.5	17.5	10.9	-1.6	as at March 31, 2026
Series 7	6.0	10.1	-3.6	17.3	13.8	13.1	-12.2	14.1	18.2	11.5	-1.5	Series 6
Series 8	-	-	-	17.2	13.5	12.9	-12.4	13.7	17.9	11.3	-1.6	Series 7

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.9	-1.6	-0.4	10.3	11.3	7.1	7.9	7.0	Series 6
Series 7	-4.9	-1.5	0.0	11.0	11.9	7.7	8.5	7.6	Series 7
Series 8	-4.8	-1.6	-0.1	10.7	11.6	7.5	-	8.2	Series 8
Quartile	4	3	3	3	2	1	1	-	Quartile
No. of Funds in Category	837	837	837	822	789	771	593	-	No. of Funds in Category

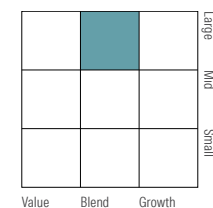
Portfolio Analysis as of March 31, 2026

Asset Mix

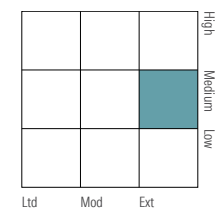


% Assets

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

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

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Disclosure

Notes

Series 6A
Helios2 – 75/75 : S946A
Helios2 – 75/100 i : M946A
Helios2 – 100/100 i : T946A
Series 6B
Helios2 – 75/75 : S946B
Helios2 – 75/100 i : M946B
Helios2 – 100/100 i : T946B
Series 6C
Helios2 – 75/75 : S946C
Helios2 – 75/100 i : M946C
Helios2 – 100/100 i : T946C
Series 6D
Helios2 – 75/75 : S946D
Helios2 – 75/100 i : M946D
Helios2 – 100/100 i : T946D
Series 6E
Helios2 – 75/75 : S946E
Helios2 – 75/100 i : M946E
Helios2 – 100/100 i : T946E

Series 7A
Helios2 – 75/75 : S947A
Helios2 – 75/100 i : M947A
Helios2 – 100/100 i : T947A

Series 8A
Helios2 – 75/75 : S948A
Helios2 – 75/100 i : M948A
Helios2 – 100/100 i : T948A
Series 8B
Helios2 – 75/75 : S948B
Helios2 – 75/100 i : M948B
Helios2 – 100/100 i : T948B
Series 8C
Helios2 – 75/75 : S948C
Helios2 – 75/100 i : M948C
Helios2 – 100/100 i : T948C
Series 8D
Helios2 – 75/75 : S948D
Helios2 – 75/100 i : M948D
Helios2 – 100/100 i : T948D
Series 8E
Helios2 – 75/75 : S948E
Helios2 – 75/100 i : M948E
Helios2 – 100/100 i : T948E

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 – Maximum 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.