

DFS GIF – Balanced

Fund Category
Canadian Neutral Balanced

Morningstar Return
Average

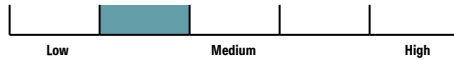
Morningstar Risk
Average

Morningstar Rating™
★★★

Investment Objective

To provide investors with an attractive balance of current income and capital appreciation by investing in a number of different fixed income and equity underlying funds.

Volatility Analysis



Best 1 Year Return
19.0%
10-31-2023 to 10-31-2024

Worst 1 Year Return
-13.5%
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 \$: 7.81
Series 5 MER %: 2.70

Additional Fees

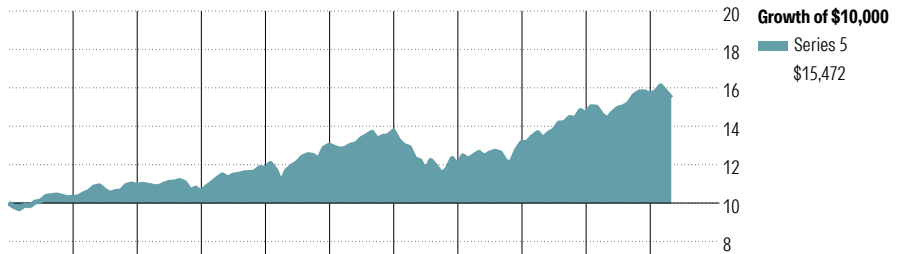
Name	Fee
75/100i	0.45
100/100r	0.45
GMWB	0.80
GLWB GLWB2	0.90 0.95

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

Risk and Return Statistics

Metric	Value
Alpha	-3.83
Beta	0.99
R-Squared	93.39
Standard Deviation	7.01
Upside Capture	84.13
Downside Capture	125.89
Information Ratio	-2.36

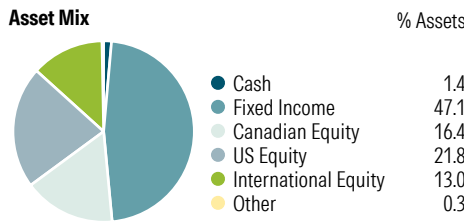
Performance Analysis as of March 31, 2026



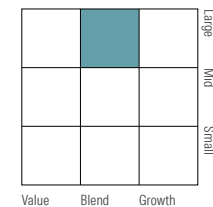
Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year
Series 5	3.1	5.9	-3.1	11.6	10.2	5.6	-13.3	10.3	11.4	6.9	-1.3	as at March 31, 2026

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 5	-3.9	-1.3	-0.8	6.0	7.5	3.8	4.6	4.4	Series 5
Quartile	4	4	4	4	4	4	3	—	Quartile
No. of Funds in Category	1146	1146	1146	1146	1115	1112	752	—	No. of Funds in Category

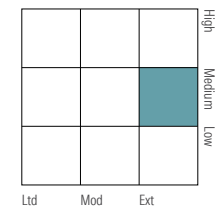
Portfolio Analysis as of March 31, 2026



Equity Style



Fixed Income Style



Top 10 Holdings	% Assets
NVIDIA Corp	1.6
Canada (Government of) 3.25% 01-09-2028	1.5
Apple Inc	1.4
Royal Bank of Canada	1.2
Canada (Government of) 3.25% 01-12-2033	1.1
Microsoft Corp	1.1
Canada (Government of) 3.25% 01-12-2034	1.0
The Toronto-Dominion Bank	0.9
Amazon.com Inc	0.8
Shopify Inc Registered Shs -A- Subord Vtg	0.8
Total % of Top 10 Holdings	11.4
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	% Equity
Information Technology	21.7
Financials	19.9
Industrials	12.2
Consumer Discretionary	9.2
Materials	8.5

Fixed Income Breakdown	% Fixed Income
Government Bonds	48.8
Corporate Bonds	42.6
Other Bonds	0.0
Mortgage Backed Securities	6.9
ST Investments (Cash & Other)	1.2
Asset Backed Securities	0.0

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

DFS GIF – Balanced

Disclosure

Notes

Series 5A

75/75: S929

75/100i: M929

100/100r: L929

Series 5B

75/75: S920

75/100i: M920

100/100r: L920

Series 5C

75/75: S925

75/100i: M925

100/100r: L925

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 – Balanced. 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.