

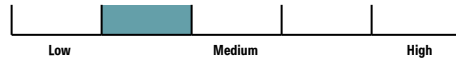
# DFS GIF – Balanced

**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** 19.2%  
10-31-2023 to 10-31-2024  
**Worst 1 Year Return** -13.3%  
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 264.4  
 Series 6 NAV \$ 8.44  
 Series 6 MER % 2.34  
 Series 7 NAV \$ 8.99  
 Series 7 MER % 2.13  
 Series 8 NAV \$ 7.51  
 Series 8 MER % 2.00

## Additional Fees

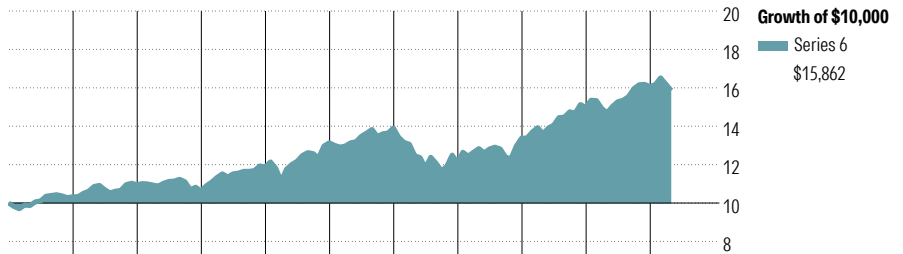
Name	Fee
Helios2 – 75/100 i	0.50
Helios2 – 75/100 GLWB	1.05
Helios2 – 100/100 i	0.85

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

## Risk and Return Statistics

	3 Yr
Alpha	-3.48
Beta	0.99
R-Squared	93.68
Standard Deviation	6.98
Upside Capture	85.52
Downside Capture	123.76
Information Ratio	-2.22

## Performance Analysis as of March 31, 2026

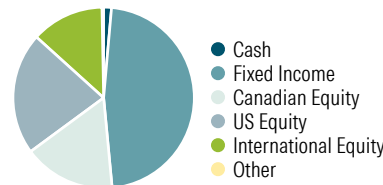


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD	Calendar Year as at March 31, 2026
Series 6	3.2	6.1	-3.1	11.9	10.6	5.9	-13.0	10.6	11.9	7.3	-1.3	Series 6
Series 7	3.7	6.5	-2.4	12.4	11.0	6.5	-12.6	11.1	12.6	7.8	-1.1	Series 7
Series 8	—	—	—	12.2	10.7	6.4	-12.6	10.9	12.2	7.6	-1.2	Series 8

	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Since Incep.	Trailing Return %
Series 6	-4.0	-1.3	-0.6	6.3	7.8	4.1	4.8	4.4	Series 6
Series 7	-3.9	-1.1	-0.3	6.9	8.4	4.7	5.4	5.0	Series 7
Series 8	-4.0	-1.2	-0.4	6.7	8.2	4.5	—	5.3	Series 8
Quartile	4	4	4	4	3	4	3	—	Quartile
No. of Funds in Category	1146	1146	1146	1146	1115	1112	752	—	No. of Funds in Category

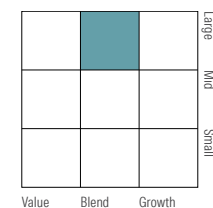
## Portfolio Analysis as of March 31, 2026

### Asset Mix

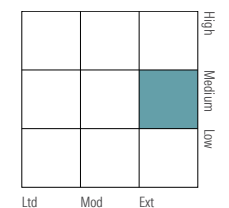


### % Assets

### Equity Style



### Fixed Income Style



## Top 10 Holdings

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
<b>Total Number of Holdings</b>	<b>5803</b>

## Top 5 Sectors

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 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

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 6A

Helios2 – 75/75 : S926A

Helios2 – 75/100 i : M926A

Helios2 – 100/100 i : T926A

Helios2 – 75/100 GLWB : G926A

Series 6B

Helios2 – 75/75 : S926B

Helios2 – 75/100 i : M926B

Helios2 – 100/100 i : T926B

Helios2 – 75/100 GLWB : G926B

Series 6C

Helios2 – 75/75 : S926C

Helios2 – 75/100 i : M926C

Helios2 – 100/100 i : T926C

Helios2 – 75/100 GLWB : G926C

Series 6D

Helios2 – 75/75 : S926D

Helios2 – 75/100 i : M926D

Helios2 – 100/100 i : T926D

Series 6E

Helios2 – 75/75 : S926E

Helios2 – 75/100 i : M926E

Helios2 – 100/100 i : T926E

Series 7A

Helios2 – 75/75 : S927A

Helios2 – 75/100 i : M927A

Helios2 – 100/100 i : T927A

Helios2 – 75/100 GLWB : G927A

Series 8A

Helios2 – 75/75 : S928A

Helios2 – 75/100 i : M928A

Helios2 – 100/100 i : T928A

Helios2 – 75/100 GLWB : G928A

Series 8B

Helios2 – 75/75 : S928B

Helios2 – 75/100 i : M928B

Helios2 – 100/100 i : T928B

Helios2 – 75/100 GLWB : G928B

Series 8C

Helios2 – 75/75 : S928C

Helios2 – 75/100 i : M928C

Helios2 – 100/100 i : T928C

Helios2 – 75/100 GLWB : G928C

Series 8D

Helios2 – 75/75 : S928D

Helios2 – 75/100 i : M928D

Helios2 – 100/100 i : T928D

Series 8E

Helios2 – 75/75 : S928E

Helios2 – 75/100 i : M928E

Helios2 – 100/100 i : T928E

### 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 - 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.